# Health Insurance Coverage and Access to Care in Massachusetts: Detailed Tabulations Based on the 2010 Massachusetts Health Insurance Survey

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#### 2010 Massachusetts Health Insurance Survey

The Massachusetts Health Insurance Survey (HIS) provides information on health insurance coverage and access to and use of health care for the non-institutionalized population in Massachusetts. In the survey, an adult member of the household is asked to respond to questions about the health insurance coverage and demographic information for all members of the household. More detailed socioeconomic characteristics and health care information are collected for one randomly selected household member (referred to as the target person in the household) and other members of his or her family who are residing in the household. The data reported here are for the household target person.

In order to ensure that the survey covers nearly all residents of Massachusetts, a dual sample frame was employed, combining a random-digit-dial (RDD) landline telephone sample with an address-based sample. The decision to rely on the dual-frame sample for the HIS reflects the changing telephone environment as more and more households are relying on cell phones, which are not called in RDD surveys. We believe this dual-frame sampling approach combined with an improved survey instrument designed to better collect information on health insurance coverage leads to greater confidence in the estimates of the uninsured contained in this report. This design was first used for the 2008 HIS.

The HIS is conducted via telephone, web, and mail by Social Science Research Solutions (formerly International Communications Research). The survey is available in English, Spanish, and Portuguese and takes, on average, about 19 minutes to complete. The 2008 HIS was fielded between June and August 2008. The 2009 and 2010 HIS were fielded between March and June 2009.

In 2010, surveys were completed with 4,478 Massachusetts households. The margin of error due to sampling at the 95% confidence interval for estimates that use the full sample is +/-1.71 percentage points. Estimates based on subsets of the full sample will have a larger margin of error. All estimates reported here are based on sample sizes of at least 50 observations. The response rate for the 2010 HIS was 49% for the RDD-sample and 37% for the address-based sample, for a combined response rate of 40%. While address-based samples typically yield lower response rates than RDD samples, the address-based sample, by capturing cell phone-only households and non-telephone households, improves the extent to which the survey covers the entire Massachusetts population. Additional information on the HIS is available at www.mass.gov/dhcfp.

For these charts, we define children as ages 0 to 18, non-elderly adults as ages 19 to 64, and elderly adults as ages 65 and older.

| Uninsured at the Time of Various of Survey   Percent Level   Percent to Various of the Various of Survey   Percent   Various of the Various of Full Year   Sample size     | Table A.1-1: Uninsurance Rate in Massachusetts, by Demographic, Health a |         | nic Characteristic | s, 2010 |       |
|--|--|---------|--------------------|---------|-------|
| Interface   Uninsured in Varieure for Survey Prior Vers   Full Year   Varieure for Full Year   Varieure for Survey Prior Vers   Varieure for Full Year   Varieure for Ful   |  | Percent |                    | _       |       |
| Survey   |  |         |                    |         |       |
| Total population   |  |         |                    |         |       |
| Age Child (10 to 18) Non-eidenty adult (19 to 64) Elderly adult (65 and older)  Gender Male 2,7 4,6 1,4 2,012 Fermale 2,7 4,6 1,4 2,012 Fermale 1,1 3,3 0,5 2,443  RacoEthnicity White, non-Hispanic Hack, non-Hispanic 1,7 3,6 0,9 3,827 Hack, non-Hispanic 2,3 6,6 1,2 154 Asian, non-Hispanic 1,4 3,9 0,0 168 Other/multiple races, non-Hispanic 1,5 0,0 1,9 1,9 202  U.S. citizen  Vers 1,8 3,7 0,8 4,208 No 3,0 7,0 1,9 128  Vears residing in Massachusetts 5 years or less 1,9 3,8 0,9 3,895 Health Status Good, very good or excellent 1,8 3,8 0,8 3,855 Fair or poor 2,8 4,9 1,5 600 Activities are limited by health problem Ves 2,8 4,9 1,5 600 Activities are limited by health problem Ves Single-parent family with children Two-parent family with children No 1,7 3,7 0,8 3,461  Family Income relative to the Federal Poverty Level (FPL) 1 Less Han 150% FPL 3,8 8,1 2,0 8,30 1,287 Married couple, no children 3,8 7,6 2,1 1,4 8,46 3,0 to 4,994 CPL 1,4 2,6 0,6 1,139 5,00% FPL 0,7 more 1,4 2,6 0,6 1,139 5,00% FPL or more 1,4 4,94 college degree or more 0,9 2,1 0,4 1,775 No workers in family           |  |         |                    |         |       |
| Child (20 to 18)   | Total population   | 1.9     | 3.9                | 0.9     | 4,455 |
| Non-eiderly adult (19 to 64)   2.9   | Age  |         |                    |         |       |
| Elderly adult (65 and older)   | Child (0 to 18)  | 0.2     | 1.1                | 0.0     | 640   |
| Elderly adult (65 and older)   | Non-elderly adult (19 to 64)   | 2.9     | 5.7                | 1.4     | 2,836 |
| Male   | Elderly adult (65 and older)   | 0.4     | 1.2                | 0.4     | 979   |
| Female   | Gender   |         |                    |         |       |
| Female   | Male   | 2.7     | 4.6                | 1.4     | 2.012 |
| White, non-Hispanic   1.7   3.6   0.9   3.827   Black, non-Hispanic   2.3   6.6   1.2   154   Asian, non-Hispanic   1.4   3.9   0.0   168   160   160   160   168   160   16   | Female   | 1.1     | 3.3                | 0.5     | 2,443 |
| White, non-Hispanic   1.7   3.6   0.9   3.827   Black, non-Hispanic   2.3   6.6   1.2   154   Asian, non-Hispanic   1.4   3.9   0.0   168   160   160   160   168   160   16   | Race/Ethnicity   |         |                    |         |       |
| Black, non-Hispanic  |  | 1.7     | 3.6                | 0.9     | 3.827 |
| Asian, non-Hispanic   1.4   3.9   0.0   168   0.0   0.4   7   0.0   104   0.0   0.5   7   1.9   202   0.5   0.5   0.5   0.5   0.5   0.0   0.4   0.5    | · · · · · · · · · · · · · · · · · · ·                                    |         |                    |         |       |
| Other/multiple races, non-Hispanic   0.0   4.7   0.0   104   Hispanic   3.9   5.7   1.9   202   U.S. citizen   Ves   1.8   3.7   0.8   4.208   No   3.0   7.0   1.9   128   Years residing in Massachusetts  |  |         |                    |         |       |
| Hispanic 3,9 5,7 1,9 202  U.S. citizen  Yes 1,8 3,7 0,8 4,208  No 3,0 7,0 1,9 1,28  Years residing in Massachusetts  5 years or less 1,3 4,3 0,4 397  More than 5 years 1,9 3,8 0,9 3,895  Health Status  Good, very good or excellent 1,8 3,8 0,8 3,855  Fair or poor 2,8 4,9 1,5 600  Activities are limited by health problem  Yes 2,6 5,0 1,1 994  No 1,7 3,7 0,8 3,461  Family type 1  Single-parent family with children 0,8 1,9 0,3 2,59  Married couple, no children 2,1 3,9 0,9 1,281  Single Individual, no children 2,1 3,9 0,9 1,281  Single Individual, no children 3,8 7,6 2,1 1,628  Family Income relative to the Federal Poverty Level (FPL) 1  Less than 150% FPL 3,8 8,1 2,0 830  150 to 299% FPL 3,8 8,1 2,0 830  1500 499% FPL 1,4 2,6 0,6 1,139  500% FPL or more 0,4 1,0 0,2 1,640  Highest educational attainment of adults in family 1  Less than high school 3,9 7,2 2,5 169  High school graduate or GED 3,0 6,1 1,4 1,788  4 year college degree or more 0,9 2,1 0,4 2,426  Work status of adults in family 1  No workers in family 2,7 6,2 0,6 371  | •  |         |                    |         |       |
| U.S. citizen  Yes  1.8  3.7  3.0  3.0  7.0  1.9  128  Years residing in Massachusetts  5 years or less  1.3  4.3  0.4  397  More than 5 years  1.9  3.8  0.9  3,895  Health Status  Good, very good or excellent  1.8  3.8  3.8  3.8  3.8  3.8  3.8  3.8   | · · · · · · · · · · · · · · · · · · ·                                    |         |                    |         |       |
| Yes         1.8         3.7         0.8         4,208           No         3.0         7.0         1.9         128           Years residing in Massachusetts         1.3         4.3         0.4         397           More than 5 years         1.9         3.8         0.9         3.895           Health Status         3.8         0.8         3.855           Fair or poor         2.8         4.9         1.5         600           Activities are limited by health problem         2.6         5.0         1.1         994           Yes         2.6         5.0         1.1         994           No         1.7         3.7         0.8         3,461           Family type¹         Single-parent family with children         0.8         1.9         0.3         259           Two-parent family with children         0.8         2.2         0.3         1,287           Married couple, no children         3.8         1.9         0.3         259           Two-parent family with children         3.8         7.6         2.1         1,628           Family Income relative to the Federal Poverty Level (FPL)¹         2.1         3.9         0.9         1,281           Si  | nispanic   | 3.9     | 5.7                | 1.9     | 202   |
| No   3.0   7.0   1.9   128   |  | 4.0     | 0.7                | 0.0     | 4.000 |
| Years residing in Massachusetts 5 years or less 1.3 4.3 0.4 397 More than 5 years 1.9 3.8 0.9 3.895  Health Status Good, very good or excellent Fair or poor 1.8 3.8 0.8 3.855 Fair or poor 1.9 4.9 1.5 600  Activities are limited by health problem Yes 1.7 3.7 0.8 3.461  Family type¹ Single-parent family with children 1.8 2.2 0.3 1.287 Married couple, no children 1.8 2.2 0.3 1.287 Married couple, no children 1.8 7.6 2.1 1.628  Family Income relative to the Federal Poverty Level (FPL)¹ Less than 150% FPL 1.0 2.9 6.5 1.4 846 3.00 to 499% FPL 2.9 6.5 1.4 846 3.00 to 499% FPL 3.00 499% FPL 3.00 499% FPL 3.00 499% FPL 3.00 6.1 1.4 3.9 3.00 6.1 1.4 1.788 4 year college degree or more 3.9 7.2 2.5 169 Highs school graduate or GED 3.0 6.1 1.4 1.788 4 year college degree or more 3.1 5.0 1.6 1.275 Only part-time workers 3.1 5.0 1.6 1.275 Only part-time workers   |  |         |                    |         |       |
| 5 years or less   1.3   4.3   0.4   397  | NO   | 3.0     | 7.0                | 1.9     | 128   |
| More than 5 years   1.9   3.8   0.9   3,895  |  | 4.0     | 4.0                | • •     |       |
| Health Status Good, very good or excellent Fair or poor  Activities are limited by health problem Yes  2.6  5.0  1.1  994  No  1.7  3.7  0.8  3,461  Family type¹  Single-parent family with children  Married couple, no children  Single individual, no children  2.1  3.8  7.6  2.1  1,628  Family Income relative to the Federal Poverty Level (FPL)¹  Less than 150% FPL  3.8  3.0  3.8  3.8  3.8  3.8  3.8  3.8  |  |         |                    |         |       |
| Good, very good or excellent   1.8   3.8   0.8   3,855     Fair or poor   2.8   4.9   1.5   600     Activities are limited by health problem     Yes   2.6   5.0   1.1   994     No   1.7   3.7   0.8   3,461     Family type¹     Single-parent family with children   0.8   1.9   0.3   2.59     Two-parent family with children   0.8   2.2   0.3   1,287     Married couple, no children   2.1   3.9   0.9   1,281     Single individual, no children   3.8   7.6   2.1   1,628     Family Income relative to the Federal Poverty Level (FPL)¹     Less than 150% FPL   3.8   8.1   2.0   830     150 to 299% FPL   3.8   8.1   2.0   830     150 to 299% FPL   2.9   6.5   1.4   846     300 to 499% FPL   1.4   2.6   0.6   1,139     500% FPL or more   0.4   1.0   0.2   1,640     Highest educational attainment of adults in family¹     Less than high school   3.9   7.2   2.5   169     High school graduate or GED   3.0   6.1   1.4   1,788     4 year college degree or more   0.9   2.1   0.4   2,426     Work status of adults in family¹     No workers in family   3.1   5.0   1.6   1,275     Only part-time workers   2.7   6.2   0.6   371  | More than 5 years  | 1.9     | 3.8                | 0.9     | 3,895 |
| Fair or poor   2.8   4.9   1.5   600   |  |         |                    |         |       |
| Activities are limited by health problem Yes No  2.6 5.0 1.1 994 No 1.7 3.7 0.8 3,461  Family type¹ Single-parent family with children Two-parent family with children 0.8 1.9 0.3 259 Two-parent family with children 0.8 2.2 0.3 1,287 Married couple, no children 2.1 3.9 0.9 1,281 Single individual, no children 3.8 7.6 2.1 1,628  Family Income relative to the Federal Poverty Level (FPL)¹ Less than 150% FPL 3.8 3.8 8.1 2.0 830 150 to 299% FPL 3.8 3.0 14 300 to 499% FPL 15.0 14 2.9 6.5 1.4 846 300 to 499% FPL 1.4 2.6 0.6 1,139 500% FPL or more 0.4 1.0 0.2 1,640  Highest educational attainment of adults in family¹ Less than high school High school graduate or GED 3.0 4 year college degree or more 0.9 2.1 0.4 2,426  Work status of adults in family¹ No workers in family No workers in family Only part-time workers 2.7 6.2 0.6 3.71  | Good, very good or excellent   | 1.8     | 3.8                |         |       |
| Yes       2.6       5.0       1.1       994         No       1.7       3.7       0.8       3,461         Family type¹       Single-parent family with children       0.8       1.9       0.3       259         Two-parent family with children       0.8       2.2       0.3       1,287         Married couple, no children       2.1       3.9       0.9       1,281         Single individual, no children       3.8       7.6       2.1       1,628         Family Income relative to the Federal Poverty Level (FPL)¹       3.8       8.1       2.0       830         150 to 299% FPL       3.8       8.1       2.0       830         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family¹       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family¹       3.1       <   | Fair or poor   | 2.8     | 4.9                | 1.5     | 600   |
| No   | Activities are limited by health problem                                 |         |                    |         |       |
| Family type <sup>1</sup> Single-parent family with children Two-parent family with children 0.8 1.9 0.3 259 Two-parent family with children 0.8 2.2 0.3 1,287 Married couple, no children 2.1 3.9 0.9 1,281 Single individual, no children 3.8 7.6 2.1 1,628  Family Income relative to the Federal Poverty Level (FPL) <sup>1</sup> Less than 150% FPL 3.8 8.1 2.0 830 150 to 299% FPL 2.9 6.5 1.4 846 300 to 499% FPL 1.4 2.6 0.6 1,139 500% FPL or more 0.4 1.0 0.2 1,640  Highest educational attainment of adults in family <sup>1</sup> Less than high school High school graduate or GED 3.0 4 year college degree or more 0.9 2.1 0.4 2,426  Work status of adults in family <sup>1</sup> No workers in family No workers in family 3.1 5.0 1.6 1,275 Only part-time workers   | Yes  | 2.6     | 5.0                | 1.1     | 994   |
| Single-parent family with children       0.8       1.9       0.3       259         Two-parent family with children       0.8       2.2       0.3       1,287         Married couple, no children       2.1       3.9       0.9       1,281         Single individual, no children       3.8       7.6       2.1       1,628         Family Income relative to the Federal Poverty Level (FPL) <sup>1</sup> 2.9       6.5       1.4       846         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> 3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   | No   | 1.7     | 3.7                | 0.8     | 3,461 |
| Two-parent family with children  Married couple, no children  Single individual, no children  East than 150% FPL  Less than 150% FPL  150 to 299% FPL  300 to 499% FPL  100% FPL or more  Highest educational attainment of adults in family  Less than high school  High school graduate or GED  4 year college degree or more  Work status of adults in family  No workers in family  No workers in family  O.8  2.2  0.3  1,287  3.9  2.1  3.9  3.8  8.1  2.0  830  830  830  841  2.0  830  840  846  30.0  840  840  840  840  840  840  840  | Family type <sup>1</sup>   |         |                    |         |       |
| Two-parent family with children  Married couple, no children  Single individual, no children  East than 150% FPL  Less than 150% FPL  150 to 299% FPL  300 to 499% FPL  100% FPL or more  Highest educational attainment of adults in family  Less than high school  High school graduate or GED  4 year college degree or more  Work status of adults in family  No workers in family  No workers in family  O.8  2.2  0.3  1,287  3.9  2.1  3.9  3.8  8.1  2.0  830  830  830  841  2.0  830  840  846  30.0  840  840  840  840  840  840  840  | Single-parent family with children                                       | 0.8     | 1.9                | 0.3     | 259   |
| Married couple, no children       2.1       3.9       0.9       1,281         Single individual, no children       3.8       7.6       2.1       1,628         Family Income relative to the Federal Poverty Level (FPL) <sup>1</sup> 1       1       1,628         Less than 150% FPL       3.8       8.1       2.0       830         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL or more       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> No workers in family       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   | Two-parent family with children  | 0.8     | 2.2                | 0.3     | 1,287 |
| Single individual, no children       3.8       7.6       2.1       1,628         Family Income relative to the Federal Poverty Level (FPL) 1       3.8       8.1       2.0       830         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family 1       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family 1       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  | · · · · · · · · · · · · · · · · · · ·                                    |         | 3.9                |         | 1.281 |
| Less than 150% FPL       3.8       8.1       2.0       830         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> 3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  |  |         |                    |         |       |
| Less than 150% FPL       3.8       8.1       2.0       830         150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> 3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  | Family Income relative to the Federal Poverty Level (FPL) 1              |         |                    |         |       |
| 150 to 299% FPL       2.9       6.5       1.4       846         300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> 3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   |  | 3.8     | 8 1                | 2.0     | 830   |
| 300 to 499% FPL       1.4       2.6       0.6       1,139         500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> 3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   |  |         |                    |         |       |
| 500% FPL or more       0.4       1.0       0.2       1,640         Highest educational attainment of adults in family <sup>1</sup> Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> No workers in family       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  |  |         |                    |         |       |
| Highest educational attainment of adults in family   Less than high school   High school graduate or GED   4 year college degree or more   Work status of adults in family   No workers in family   Only part-time workers   Assuming the sample of the sample |  |         |                    |         |       |
| Less than high school       3.9       7.2       2.5       169         High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family <sup>1</sup> 3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  | 500% FPL of filore   | 0.4     | 1.0                | 0.2     | 1,040 |
| High school graduate or GED       3.0       6.1       1.4       1,788         4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family 1       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   |  |         |                    | • -     | 4     |
| 4 year college degree or more       0.9       2.1       0.4       2,426         Work status of adults in family 1       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371   |  |         |                    |         |       |
| Work status of adults in family <sup>1</sup> No workers in family 3.1 5.0 1.6 1,275  Only part-time workers 2.7 6.2 0.6 371  |  |         |                    |         |       |
| No workers in family       3.1       5.0       1.6       1,275         Only part-time workers       2.7       6.2       0.6       371  | 4 year college degree or more  | 0.9     | 2.1                | 0.4     | 2,426 |
| Only part-time workers 2.7 6.2 0.6 371   | Work status of adults in family <sup>1</sup>                             |         |                    |         |       |
| Only part-time workers 2.7 6.2 0.6 371   | No workers in family   | 3.1     | 5.0                | 1.6     | 1,275 |
|  |  | 2.7     | 6.2                | 0.6     | 371   |
| Une or more full-time workers 1.3 3.2 0.7 2,586  | One or more full-time workers  | 1.3     | 3.2                | 0.7     | 2,586 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.2-1: Health Insurance Coverage in Massachusetts, by Age Groups, 2010

| Table A.2-1: Health Insurance Coverage in Massachusetts, by |                                    | Total Population |                         | All   | Adults (19 and o                    | lder)                            |
|---|------------------------------------|------------------|-------------------------|-------|-------------------------------------|----------------------------------|
|   | 7.2.3.1.9                          | 1                | †                       |       |                                     |                                  |
|   | Number<br>(Thousands) <sup>1</sup> | Percent          | All Children (0-<br>18) | Total | Non-elderly<br>Adults (19 to<br>64) | Elderly Adults<br>(65 and older) |
| Total population (thousands) <sup>1</sup>                   | 6,420                              |                  | 1,560                   | 4,860 | 3,960                               | 900                              |
| Total population (percent)                                  | -                                  | 100.0            | 100.0                   | 100.0 | 100.0                               | 100.0                            |
| Any health insurance coverage                               | 6,300                              | 98.1             | 99.8                    | 97.6  | 97.1                                | 99.6                             |
| Uninsured   | 120                                | 1.9              | 0.2                     | 2.4   | 2.9                                 | 0.4                              |
| Among those with insurance, type of coverage <sup>2</sup>   |                                    |                  |                         |       |                                     |                                  |
| 1. Medicare   | 1,050                              | 16.7             | 1.2                     | 21.8  | 5.7                                 | 90.8                             |
| Employer-sponsored insurance                                | 4,180                              | 66.4             | 71.9                    | 64.5  | 78.0                                | 6.7                              |
| <ol><li>MassHealth, CommCare, or CommChoice</li></ol>       | 780                                | 12.3             | 21.1                    | 9.5   | 11.5                                | 8.0                              |
| Non-group coverage  | 210                                | 3.3              | 5.1                     | 2.7   | 3.2                                 | 0.5                              |
| 5. Other health insurance                                   | 80                                 | 1.3              | 0.7                     | 1.5   | 1.6                                 | 1.1                              |
| Ever uninsured in last 12 months                            | 250                                | 3.9              | 1.1                     | 4.9   | 5.7                                 | 1.2                              |
| Always insured in last 12 months                            | 6,130                              | 95.4             | 98.1                    | 94.5  | 93.7                                | 98.4                             |
| Unknown   | 40                                 | 0.7              | 0.9                     | 0.6   | 0.6                                 | 0.4                              |
| Always uninsured in last 12 months                          | 60                                 | 0.9              | 0.0                     | 1.2   | 1.4                                 | 0.4                              |
| Ever insured in last 12 months                              | 6,340                              | 98.7             | 100.0                   | 98.3  | 98.0                                | 99.6                             |
| Unknown   | 30                                 | 0.4              | 0.0                     | 0.5   | 0.6                                 | 0.0                              |
| Number of months uninsured in last 12 months                |                                    |                  |                         |       |                                     |                                  |
| None  | 6,130                              | 95.4             | 98.1                    | 94.5  | 93.7                                | 98.4                             |
| 1 to 5 months   | 100                                | 1.5              | 0.6                     | 1.8   | 2.1                                 | 0.4                              |
| 6 to 11 months  | 50                                 | 0.8              | 0.5                     | 0.9   | 1.1                                 | 0.1                              |
| 12 months <sup>3</sup>                                      | 60                                 | 0.9              | 0.0                     | 1.2   | 1.4                                 | 0.4                              |
| Unknown   | 90                                 | 1.4              | 0.9                     | 1.5   | 1.7                                 | 0.7                              |
| Among those uninsured for 12 months, length of time         |                                    |                  |                         |       |                                     |                                  |
| uninsured   |                                    |                  |                         |       |                                     |                                  |
| Less than 2 years   |                                    |                  |                         |       |                                     |                                  |
| 2 to 5 years  |                                    |                  |                         |       |                                     |                                  |
| 5 years or more   | -                                  |                  |                         |       |                                     |                                  |
| Received any care through Free Care in last 12 months       | 30                                 | 0.4              | 0.0                     | 0.6   | 0.7                                 | 0.1                              |
| Did not receive care through Free Care in last 12 months    | 6,350                              | 98.9             | 99.4                    | 98.7  | 98.4                                | 99.8                             |
| Unknown   | 40                                 | 0.7              | 0.6                     | 0.7   | 0.9                                 | 0.1                              |
| Sample size   | 4,455                              | 4,455            | 640                     | 3,815 | 2,836                               | 979                              |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-2: Health Insurance Coverage in Massachusetts, by Family Income, 2010

| Table A.2-2: Health Insurance Coverage in Massachusetts, by   | r arring income | , 2010         |          |   |               |              |               |
|---|-----------------|----------------|----------|---|---------------|--------------|---------------|
|   | Family In       | come Less Thar | 300% FPL | Family Income Between 300% and 500% FPL |               |              |               |
|   | . a.i.iiy       |                | 00070112 | i anny moonie                           | 2011100110007 |              |               |
|   |                 | Less than      | 150-299% |   | 300-399%      |              | Family Income |
|   | All             | 150% FPL       | FPL      | All                                     | FPL           | 400-499% FPL | 500% FPL      |
| Total population (thousands) <sup>1</sup>                     | 2,540           | 1,350          | 1,190    | 1,670                                   | 920           | 750          | 2,220         |
| Total population (percent)                                    | 100.0           | 100.0          | 100.0    | 100.0                                   | 100.0         | 100.0        | 100.0         |
| Any health insurance coverage                                 | 96.6            | 96.2           | 97.1     | 98.6                                    | 98.3          | 98.9         | 99.6          |
| Uninsured   | 3.4             | 3.8            | 2.9      | 1.4                                     | 1.7           | 1.1          | 0.4           |
| Among those with insurance, type of coverage                  |                 |                |          |   |               |              |               |
| 1. Medicare   | 25.5            | 24.4           | 26.8     | 13.7                                    | 15.0          | 12.1         | 9.1           |
| Employer-sponsored insurance                                  | 42.1            | 33.6           | 51.6     | 77.4                                    | 75.4          | 79.8         | 85.1          |
| MassHealth, CommCare, or CommChoice                           | 27.1            | 36.5           | 16.5     | 4.7                                     | 4.2           | 5.4          | 1.7           |
| 4. Non-group coverage   | 3.4             | 3.0            | 3.9      | 3.1                                     | 3.5           | 2.5          | 3.3           |
| 5. Other health insurance                                     | 1.9             | 2.6            | 1.1      | 1.1                                     | 1.8           | 0.2          | 0.8           |
| Ever uninsured in last 12 months                              | 7.4             | 8.1            | 6.5      | 2.6                                     | 3.2           | 1.9          | 1.0           |
| Always insured in last 12 months                              | 91.5            | 90.7           | 92.4     | 97.0                                    | 96.5          | 97.5         | 98.6          |
| Unknown   | 1.1             | 1.2            | 1.0      | 0.4                                     | 0.3           | 0.6          | 0.3           |
| Always uninsured in last 12 months                            | 1.7             | 2.0            | 1.4      | 0.6                                     | 0.7           | 0.4          | 0.2           |
| Ever insured in last 12 months                                | 97.6            | 97.2           | 98.0     | 99.0                                    | 99.0          | 99.1         | 99.8          |
| Unknown   | 0.7             | 0.8            | 0.6      | 0.4                                     | 0.3           | 0.5          | 0.0           |
| Number of months uninsured in last 12 months                  |                 |                |          |   |               |              |               |
| None  | 91.5            | 90.7           | 92.4     | 97.0                                    | 96.5          | 97.5         | 98.6          |
| 1 to 5 months   | 2.8             | 2.7            | 2.9      | 1.1                                     | 1.6           | 0.5          | 0.4           |
| 6 to 11 months  | 1.6             | 1.9            | 1.2      | 0.4                                     | 0.4           | 0.4          | 0.3           |
| 12 months <sup>3</sup>  | 1.7             | 2.0            | 1.4      | 0.6                                     | 0.7           | 0.4          | 0.2           |
| Unknown   | 2.5             | 2.8            | 2.1      | 0.9                                     | 0.7           | 1.1          | 0.5           |
| Among those uninsured for 12 months, length of time uninsured |                 |                |          |   |               |              |               |
| Less than 2 years   |                 |                |          |   |               |              |               |
| 2 to 5 years  |                 |                |          |   |               |              |               |
| 5 years or more   |                 |                |          |   |               |              |               |
| Received any care through Free Care in last 12 months         | 1.0             | 1.0            | 1.0      | 0.2                                     | 0.2           | 0.2          | 0.0           |
| Did not receive care through Free Care in last 12 months      | 97.9            | 97.5           | 98.3     | 99.2                                    | 99.6          | 98.8         | 99.7          |
| Unknown   | 1.1             | 1.5            | 0.7      | 0.6                                     | 0.2           | 1.0          | 0.3           |
| Sample size   | 1,676           | 830            | 846      | 1,139                                   | 614           | 525          | 1,640         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-3: Health Insurance Coverage in Massachusetts, by Household Telephone Status, 2010

| Table 7.12 of Fleath Historiance Goverage in Massachusetts, by | riodeericia reiep | tione Gtatas, 20 | <u> </u>   | 1              |
|--|-------------------|------------------|------------|----------------|
|  |                   |                  |            |                |
|  | Landline          | Landline         |            | No Telephone   |
|  | Telephone         |                  | Cell phone | or Don't know/ |
|  | · .               | telephone and    |            |                |
| Total a saudation (the sus and day)                            | only              | cell phone       | only       | Refused        |
| Total population (thousands) <sup>1</sup>                      | 530               | 4,550            | 1,060      | 280            |
| Total population (percent)                                     | 100.0             | 100.0            | 100.0      | 100.0          |
| Any health insurance coverage                                  | 96.5              | 98.8             | 96.6       | 95.8           |
| Uninsured  | 3.5               | 1.2              | 3.4        | 4.2            |
| Among those with insurance, type of coverage <sup>2</sup>      |                   |                  |            |                |
| 1. Medicare  | 44.4              | 15.6             | 6.6        | 20.4           |
| 2. Employer-sponsored insurance                                | 27.7              | 69.9             | 74.2       | 51.6           |
| 3. MassHealth, CommCare, or CommChoice                         | 24.0              | 10.2             | 15.1       | 16.3           |
| 4. Non-group coverage  | 2.2               | 3.2              | 3.0        | 8.2            |
| 5. Other health insurance                                      | 1.6               | 1.2              | 1.2        | 3.6            |
| Ever uninsured in last 12 months                               | 6.8               | 2.8              | 7.0        | 5.8            |
| Always insured in last 12 months                               | 91.7              | 96.7             | 92.1       | 93.2           |
| Unknown  | 1.5               | 0.5              | 0.9        | 1.0            |
| Always uninsured in last 12 months                             | 2.7               | 0.5              | 1.4        | 1.7            |
| Ever insured in last 12 months                                 | 97.3              | 99.3             | 97.5       | 97.2           |
| Unknown  | 0.0               | 0.2              | 1.1        | 1.1            |
| Number of months uninsured in last 12 months                   |                   |                  |            |                |
| None   | 91.7              | 96.7             | 92.1       | 93.2           |
| 1 to 5 months  | 2.2               | 1.2              | 2.5        | 2.3            |
| 6 to 11 months   | 1.4               | 0.8              | 0.8        | 0.5            |
| 12 months <sup>3</sup>   | 2.7               |                  |            | 1.7            |
| Unknown  | 1.9               | 0.5<br>0.8       | 1.4<br>3.1 | 2.3            |
| Olikilowii   | 1.9               | 0.6              | 3.1        | 2.3            |
| Among those uninsured for 12 months, length of time            |                   |                  |            |                |
| uninsured  |                   |                  |            |                |
| Less than 2 years  |                   |                  |            |                |
| 2 to 5 years   |                   |                  |            |                |
| 5 years or more  |                   |                  |            |                |
| Received any care through Free Care in last 12 months          | 0.5               | 0.3              | 1.2        | 0.0            |
| Did not receive care through Free Care in last 12 months       | 98.3              | 99.2             | 97.5       | 99.8           |
| Unknown  | 1.1               | 0.5              | 1.3        | 0.2            |
| Sample size  | 478               | 3,138            | 635        | 204            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-4: Health Insurance Coverage in Massachusetts, by Race/Ethnicity, 2010

|   | White | Black | Asian | Other | Hispanic |
|---|-------|-------|-------|-------|----------|
| Total population (thousands) <sup>1</sup>                     | 5,070 | 360   | 320   | 200   | 470      |
| Total population (percent)                                    | 100.0 | 100.0 | 100.0 | 100.0 | 100.0    |
| Any health insurance coverage                                 | 98.3  | 97.7  | 98.6  | 100.0 | 96.1     |
| Uninsured   | 1.7   | 2.3   | 1.4   | 0.0   | 3.9      |
| Among those with insurance, type of coverage <sup>2</sup>     |       |       |       |       |          |
| 1. Medicare   | 17.9  | 18.6  | 4.6   | 8.4   | 14.7     |
| Employer-sponsored insurance                                  | 67.7  | 55.2  | 80.0  | 62.0  | 52.9     |
| 3. MassHealth, CommCare, or CommChoice                        | 9.5   | 23.8  | 9.5   | 25.6  | 30.9     |
| 4. Non-group coverage   | 3.6   | 1.3   | 3.1   | 2.8   | 1.5      |
| 5. Other health insurance                                     | 1.3   | 1.1   | 2.9   | 1.1   | 0.1      |
| Ever uninsured in last 12 months                              | 3.6   | 6.6   | 3.9   | 4.7   | 5.7      |
| Always insured in last 12 months                              | 95.9  | 92.3  | 94.9  | 94.9  | 93.2     |
| Unknown   | 0.6   | 1.2   | 1.1   | 0.4   | 1.1      |
| Always uninsured in last 12 months                            | 0.9   | 1.2   | 0.0   | 0.0   | 1.9      |
| Ever insured in last 12 months                                | 98.7  | 98.8  | 99.4  | 100.0 | 98.0     |
| Unknown   | 0.4   | 0.0   | 0.6   | 0.0   | 0.2      |
| Number of months uninsured in last 12 months                  |       |       |       |       |          |
| None  | 95.9  | 92.3  | 94.9  | 94.9  | 93.2     |
| 1 to 5 months   | 1.3   | 4.0   | 1.3   | 1.1   | 2.7      |
| 6 to 11 months  | 0.7   | 1.1   | 1.3   | 2.5   | 1.0      |
| 12 months <sup>3</sup>  | 0.9   | 1.2   | 0.0   | 0.0   | 1.9      |
| Unknown   | 1.3   | 1.4   | 2.5   | 1.5   | 1.3      |
| Among those uninsured for 12 months, length of time uninsured |       |       |       |       |          |
| Less than 2 years   |       |       |       |       |          |
| 2 to 5 years  |       |       |       |       |          |
| 5 years or more   |       |       |       |       |          |
| Received any care through Free Care in last 12 months         | 0.4   | 0.0   | 0.0   | 1.1   | 1.4      |
| Did not receive care through Free Care in last 12 months      | 99.0  | 98.2  | 98.1  | 98.9  | 97.9     |
| Unknown   | 0.6   | 1.8   | 1.9   | 0.0   | 0.6      |
| Sample size   | 3,827 | 154   | 168   | 104   | 202      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-5: Health Insurance Coverage in Massachusetts, by Health Status, 2010

| Table A.2-5: Health Insurance Coverage in Massachusetts, by F  | leaith Status, 2010 |                     |
|--|---------------------|---------------------|
|  |                     |                     |
|  | Good, Very Good, or |                     |
|  | Excellent Health    | Fair or Poor Health |
| Total namulation (the cooperate) <sup>1</sup>  |                     |                     |
| Total population (thousands) <sup>1</sup>  | 5,710               | 710                 |
| Total population (percent)   | 100.0               | 100.0               |
| Any health incurance covered   | 98.2                | 97.2                |
| Any health insurance coverage Uninsured  |                     | -··-                |
| Uninsured  | 1.8                 | 2.8                 |
| Among those with incurons, tune of soveress <sup>2</sup>   |                     |                     |
| Among those with insurance, type of coverage <sup>2</sup>  | 40.4                | 45.0                |
| 1. Medicare  | 13.1                | 45.9                |
| Employer-sponsored insurance   | 70.5                | 32.6                |
| 3. MassHealth, CommCare, or CommChoice   | 11.6                | 18.3                |
| 4. Non-group coverage  | 3.5                 | 1.4                 |
| 5. Other health insurance  | 1.2                 | 1.8                 |
|  |                     |                     |
| Ever uninsured in last 12 months   | 3.8                 | 4.9                 |
| Always insured in last 12 months   | 95.6                | 93.9                |
| Unknown  | 0.6                 | 1.2                 |
| Always uninsured in last 12 months   | 0.8                 | 1.5                 |
| Ever insured in last 12 months   | 98.8                | 97.9                |
| Unknown  | 0.4                 | 0.6                 |
| Officiowif   | 0.4                 | 0.0                 |
| Number of months uninsured in last 12 months   |                     |                     |
| None   | 95.6                | 93.9                |
| 1 to 5 months  | 1.5                 | 1.7                 |
| 6 to 11 months   | 0.8                 | 0.6                 |
| 12 months <sup>3</sup>   | 0.8                 | 1.5                 |
| Unknown  | 1.3                 | 2.4                 |
| Officiowit   | 1.5                 | 2.4                 |
|  |                     |                     |
| Among those uninsured for 12 months, length of time uninsured  |                     |                     |
| Less than 2 years  |                     |                     |
| 2 to 5 years   |                     |                     |
| 5 years or more  |                     |                     |
| Received any care through Free Care in last 12 months  | 0.4                 | 1.2                 |
| Did not receive care through Free Care in last 12 months   | 98.9                | 98.3                |
| Unknown  | 0.7                 | 0.5                 |
| Sample size  | 3,855               | 600                 |
| One many Light and hand to the televille Game and the COAO Manage shows that Light and the CoAO Manage shows the CoAO Manage shows that Light and the CoAO Manage shows that Light and the CoAO Manage shows that Light and the CoAO Manage shows the CoAO Manage shows that Light and the CoAO Manage shows the CoAO M | 5,655               |                     |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.2-6: Health Insurance Coverage in Massachusetts, by Disability Status, 2010

| Table A.2-6: Health Insurance Coverage in Massachusetts, by Disa | July Status, 2010       | 1                           |
|--|-------------------------|-----------------------------|
|  | No activity limitations | Activity limitations due to |
|  | due to health problems  | health problems             |
| Total population (thousands) <sup>1</sup>                        | 5,200                   | 1,220                       |
| Total population (percent)                                       | 100.0                   | 100.0                       |
|  |                         |                             |
| Any health insurance coverage                                    | 98.3                    | 97.4                        |
| Uninsured  | 1.7                     | 2.6                         |
|  |                         |                             |
| Among those with insurance, type of coverage <sup>2</sup>        |                         |                             |
| 1. Medicare  | 11.8                    | 37.9                        |
| Employer-sponsored insurance                                     | 72.4                    | 40.2                        |
| 3. MassHealth, CommCare, or CommChoice                           | 10.9                    | 18.4                        |
| 4. Non-group coverage  | 3.6                     | 2.0                         |
| 5. Other health insurance  | 1.3                     | 1.4                         |
|  |                         |                             |
| Ever uninsured in last 12 months                                 | 3.7                     | 5.0                         |
| Always insured in last 12 months                                 | 95.7                    | 94.0                        |
| Unknown  | 0.6                     | 1.0                         |
| Always uninsured in last 12 months                               | 0.8                     | 1.1                         |
| Ever insured in last 12 months                                   | 98.8                    | 98.4                        |
| Unknown  | 0.4                     | 0.5                         |
| Number of months uninsured in last 12 months                     |                         |                             |
| None   | 95.7                    | 94.0                        |
| 1 to 5 months  | 1.4                     | 2.1                         |
| 6 to 11 months   | 0.8                     | 0.7                         |
| 12 months <sup>3</sup>   | 0.8                     | 1.1                         |
| Unknown  | 1.2                     | 2.1                         |
| Among those uninsured for 12 months, length of time uninsured    |                         |                             |
| Less than 2 years  |                         |                             |
| 2 to 5 years   |                         |                             |
| 5 years or more  |                         |                             |
| Received any care through Free Care in last 12 months            | 0.3                     | 1.0                         |
| Did not receive care through Free Care in last 12 months         | 99.1                    | 97.9                        |
| Unknown  | 0.6                     | 1.0                         |
| Sample size  | 3,461                   | 994                         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table A.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Populations in Massachusetts, 2010

| Table A.S-1. Demographic, Treatin and Socioecon           | : Demographic, Health and Socioeconomic Characteristics of Insured and Unit  Total Population |         |         | iii wassaciiusetts, z | 110        |  |
|---|---|---------|---------|-----------------------|------------|--|
|   | Number  |         |         |                       |            |  |
|   | (Thousands) <sup>1</sup>  | Percent | Insured | Uninsured             | Difference |  |
| Total population (thousands) <sup>1</sup>                 | 6,420   |         | 6,300   | 120                   |            |  |
| Total population (percent)                                |   | 100.0   | 100.0   | 100.0                 |            |  |
| Age   |   |         |         |                       |            |  |
| Child (0 to 18)   | 1,560   | 24.3    | 24.7    | 2.7                   | 22.0 ***   |  |
| Non-elderly adult (19 to 64)                              | 3,960   | 61.7    | 61.1    | 94.5                  | -33.4 ***  |  |
| Elderly adult (65 and older)                              | 900   | 14.0    | 14.2    | 2.8                   | 11.4 ***   |  |
| Gender  |   |         |         |                       |            |  |
| Male  | 3,110   | 48.5    | 48.1    | 69.5                  | -21.4 ***  |  |
| Female  | 3,310   | 51.5    | 51.9    | 30.5                  | 21.4 ***   |  |
| Race/Ethnicity  |   |         |         |                       |            |  |
| White, non-Hispanic                                       | 5,070   | 79.0    | 79.1    | 73.7                  | 5.3        |  |
| Black, non-Hispanic                                       | 360   | 5.6     | 5.5     | 7.0                   | -1.5       |  |
| Asian, non-Hispanic                                       | 320   | 4.9     | 5.0     | 3.7                   | 1.2        |  |
| Other/multiple races, non-Hispanic                        | 200   | 3.1     | 3.2     | 0.0                   | 3.2 ***    |  |
| Hispanic  | 470   | 7.4     | 7.2     | 15.5                  | -8.3       |  |
| U.S. citizenship status                                   |   |         |         |                       |            |  |
| Citizen   | 6,020   | 93.8    | 93.8    | 90.3                  | 3.6        |  |
| Non-citizen   | 240   | 3.7     | 3.7     | 6.0                   | -2.3       |  |
| Unknown   | 160   | 2.5     | 2.5     | 3.7                   | -1.2       |  |
| Years residing in Massachusetts                           |   |         |         |                       |            |  |
| 5 years or less   | 720   | 11.2    | 11.3    | 7.6                   | 3.7        |  |
| More than 5 years   | 5,470   | 85.1    | 85.1    | 87.0                  | -1.9       |  |
| Unknown   | 230   | 3.6     | 3.6     | 5.4                   | -1.8       |  |
| Health Status   |   |         |         |                       |            |  |
| Good, very good or excellent                              | 5,710   | 88.9    | 89.0    | 83.7                  | 5.4        |  |
| Fair or poor  | 710   | 11.1    | 11.0    | 16.3                  | -5.4       |  |
| Activities are limited by health problem                  | 1,220   | 19.0    | 18.8    | 26.8                  | -8.0       |  |
| Family type   |   |         |         |                       |            |  |
| Single-parent family with children                        | 610   | 9.4     | 9.5     | 4.2                   | 5.3 *      |  |
| Two-parent family with children                           | 2,620   | 40.8    | 41.2    | 16.9                  | 24.3 ***   |  |
| Married couple, no children                               | 1,560   | 24.2    | 24.2    | 26.7                  | -2.6       |  |
| Single individual, no children                            | 1,640   | 25.5    | 25.0    | 52.1                  | -27.1 ***  |  |
| Family Income relative to the Federal Poverty Level (FPL) |   |         |         |                       |            |  |
| Less than 100% FPL  | 820   | 12.7    | 12.4    | 32.0                  | -19.7 ***  |  |
| 100 to 149% FPL   | 530   | 8.3     | 8.2     | 10.9                  | -2.7       |  |
| 150 to 199% FPL   | 440   | 6.9     | 6.9     | 7.6                   | -0.7       |  |
| 200 to 249% FPL   | 350   | 5.5     | 5.4     | 9.1                   | -3.6       |  |
| 250 to 299% FPL   | 390   | 6.1     | 6.0     | 12.5                  | -6.5       |  |
| 300 to 399% FPL   | 920   | 14.3    | 14.3    | 13.1                  | 1.2        |  |
| 400 to 499% FPL   | 750   | 11.7    | 11.8    | 7.0                   | 4.7        |  |
| 500 to 599% FPL   | 660   | 10.2    | 10.3    | 6.9                   | 3.4        |  |
| 600% FPL or more  | 1,560   | 24.3    | 24.8    | 0.8                   | 23.9 ***   |  |
| Less than 150% FPL  | 1,350   | 21.0    | 20.6    | 42.9                  | -22.3 ***  |  |
| 150 to 299% FPL   | 1,190   | 18.5    | 18.3    | 29.2                  | -10.9 *    |  |
| 300 to 499% FPL   | 1,670   | 26.0    | 26.1    | 20.2                  | 5.9        |  |
| 500% FPL or more  | 2,220   | 34.5    | 35.0    | 7.7                   | 27.3 ***   |  |
| Sample size   | 4,455   | 4,455   | 4,379   | 76                    |            |  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Populations in Massachusetts, 2010

| Table A.3-2: Demographic, Health and Socioecon            | omic Characteristics Total Po |          | ed and Ever Uninsure | d Populations in Mas | ssachusetts, 2010 |
|---|-------------------------------|----------|----------------------|----------------------|-------------------|
|   |                               | pulation |                      |                      |                   |
|   | Number                        | Б.,      |                      | Ever uninsured in    | 5.11              |
| T . 1   | (Thousands) <sup>1</sup>      | Percent  | the past year        | the past year        | Difference        |
| Total population (thousands) <sup>1</sup>                 | 6,420                         |          | 6,130                | 250                  |                   |
| Total population (percent)                                |                               | 100.0    | 100.0                | 100.0                |                   |
| Age   |                               |          |                      |                      |                   |
| Child (0 to 18)   | 1,560                         | 24.3     | 25.0                 | 6.7                  | 18.3 ***          |
| Non-elderly adult (19 to 64)                              | 3,960                         | 61.7     | 60.6                 | 89.2                 | -28.6 ***         |
| Elderly adult (65 and older)                              | 900                           | 14.0     | 14.5                 | 4.1                  | 10.3 ***          |
| Gender  |                               |          |                      |                      |                   |
| Male  | 3,110                         | 48.5     | 48.1                 | 56.6                 | -8.5 *            |
| Female  | 3,310                         | 51.5     | 51.9                 | 43.4                 | 8.5 *             |
| Race/Ethnicity  |                               |          |                      |                      |                   |
| White, non-Hispanic                                       | 5,070                         | 79.0     | 79.4                 | 71.4                 | 8.0               |
| Black, non-Hispanic                                       | 360                           | 5.6      | 5.4                  | 9.2                  | -3.9              |
| Asian, non-Hispanic                                       | 320                           | 4.9      | 4.9                  | 4.9                  | 0.0               |
| Other/multiple races, non-Hispanic                        | 200                           | 3.1      | 3.1                  | 3.8                  | -0.7              |
| Hispanic  | 470                           | 7.4      | 7.2                  | 10.6                 | -3.4              |
| U.S. citizenship status                                   |                               |          |                      |                      |                   |
| Citizen   | 6,020                         | 93.8     | 94.0                 | 88.0                 | 6.0 *             |
| Non-citizen   | 240                           | 3.7      | 3.6                  | 6.6                  | -3.0              |
| Unknown   | 160                           | 2.5      | 2.4                  | 5.5                  | -3.0              |
| Years residing in Massachusetts                           |                               |          |                      |                      |                   |
| 5 years or less   | 720                           | 11.2     | 11.1                 | 12.3                 | -1.2              |
| More than 5 years   | 5,470                         | 85.1     | 85.4                 | 82.7                 | 2.7               |
| Unknown   | 230                           | 3.6      | 3.5                  | 4.9                  | -1.5              |
| Health Status   |                               |          |                      |                      |                   |
| Good, very good or excellent                              | 5,710                         | 88.9     | 89.1                 | 86.2                 | 3.0               |
| Fair or poor  | 710                           | 11.1     | 10.9                 | 13.8                 | -3.0              |
| Activities are limited by health problem                  | 1,220                         | 19.0     | 18.7                 | 24.2                 | -5.5              |
| Family type   |                               |          |                      |                      |                   |
| Single-parent family with children                        | 610                           | 9.4      | 9.6                  | 4.5                  | 5.1 **            |
| Two-parent family with children                           | 2,620                         | 40.8     | 41.7                 | 22.5                 | 19.2 ***          |
| Married couple, no children                               | 1,560                         | 24.2     | 24.4                 | 24.1                 | 0.2               |
| Single individual, no children                            | 1,640                         | 25.5     | 24.4                 | 48.9                 | -24.5 ***         |
| Family Income relative to the Federal Poverty Level (FPL) |                               |          |                      |                      |                   |
| Less than 100% FPL  | 820                           | 12.7     | 12.1                 | 26.0                 | -13.9 ***         |
| 100 to 149% FPL   | 530                           | 8.3      | 7.9                  | 17.1                 | -9.2 ***          |
| 150 to 199% FPL   | 440                           | 6.9      | 6.6                  | 14.7                 | -8.2 ***          |
| 200 to 249% FPL   | 350                           | 5.5      | 5.4                  | 8.6                  | -3.2              |
| 250 to 299% FPL   | 390                           | 6.1      | 6.0                  | 7.4                  | -1.4              |
| 300 to 399% FPL   | 920                           | 14.3     | 14.5                 | 11.6                 | 2.9               |
| 400 to 499% FPL   | 750                           | 11.7     | 11.9                 | 5.6                  | 6.4 ***           |
| 500 to 599% FPL   | 660                           | 10.2     | 10.4                 | 4.9                  | 5.5 ***           |
| 600% FPL or more  | 1,560                         | 24.3     | 25.3                 | 4.1                  | 21.2 ***          |
| Less than 150% FPL  | 1,350                         | 21.0     | 20.0                 | 43.1                 | -23.2 ***         |
| 150 to 299% FPL   | 1,190                         | 18.5     | 17.9                 | 30.7                 | -12.7 ***         |
| 300 to 499% FPL   | 1,670                         | 26.0     | 26.4                 | 17.2                 | 9.2 **            |
| 500% FPL or more  | 2,220                         | 34.5     | 35.7                 | 9.0                  | 26.7 ***          |
| Sample size   | 4,455                         | 4,455    | 4,262                | 165                  |                   |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

| Table A.3-3: Education and Employment Characte  |                          |          | nd Uninsured Por | oulations in Mass | achusetts, 2010  |
|---|--------------------------|----------|------------------|-------------------|------------------|
|   | Total Po                 | pulation |                  |                   |                  |
|   | Number                   |          |                  |                   |                  |
|   | (Thousands) <sup>1</sup> | Percent  | Insured          | Uninsured         | Difference       |
| Total population (thousands) <sup>1</sup>   | 6,420                    |          | 6,300            | 120               |                  |
| Total population (percent)  |                          | 100.0    | 100.0            | 100.0             |                  |
|   |                          |          |                  |                   |                  |
|   |                          |          |                  |                   |                  |
| Highest educational attainment of adults in family  |                          |          |                  |                   |                  |
| Less than high school   | 240                      | 3.8      | 3.7              | 7.9               | -4.2             |
| High school graduate or GED   | 2,530                    | 39.5     | 39.0             | 64.1              | -25.1 ***        |
| 4 year college degree or more   | 3,530                    | 54.9     | 55.5             | 25.1              | 30.4 ***         |
| Unknown   | 120                      | 1.8      | 1.8              | 2.9               | -1.1             |
| Marila status of a dulta in familia.  |                          |          |                  |                   |                  |
| Work status of adults in family   | 4.400                    | 22.7     | 22 F             | 07.5              | 45 4 **          |
| No workers in family  | 1,460                    | 22.7     | 22.5             | 37.5              | -15.1 **         |
| Only part-time workers  | 580                      | 9.0      | 9.0              | 13.1              | -4.1<br>19.1 *** |
| One or more full-time workers   | 4,020                    | 62.6     | 63.0             | 43.9              |                  |
| Unknown   | 360                      | 5.6      | 5.6              | 5.5               | 0.2              |
| Longest job tenure of adults in family  |                          |          |                  |                   |                  |
| No workers in family  | 1,460                    | 22.7     | 22.4             | 37.5              | -15.1 **         |
| Less than 12 months   | 310                      | 4.9      | 4.7              | 12.7              | -8.0 *           |
| 12 months or more   | 4,350                    | 67.7     | 68.2             | 44.2              | 24.0 ***         |
| Unknown   | 300                      | 4.7      | 4.7              | 5.6               | -0.9             |
|   |                          | •••      |                  | 0.0               | 0.0              |
| Largest firm size of adults in family   |                          |          |                  |                   |                  |
| No workers in family  | 1,460                    | 22.7     | 22.4             | 37.5              | -15.1 **         |
| Less than 10 employees  | 470                      | 7.3      | 7.1              | 14.0              | -6.9             |
| 11 to 50 employees  | 400                      | 6.3      | 6.2              | 9.0               | -2.8             |
| 51 to 100 employees   | 350                      | 5.4      | 5.3              | 8.2               | -2.9             |
| 101 to 500 employees  | 690                      | 10.8     | 10.8             | 7.7               | 3.1              |
| 501 to 1000 employees   | 350                      | 5.4      | 5.4              | 1.9               | 3.5 *            |
| 1000 employees or more  | 1,750                    | 27.2     | 27.6             | 8.2               | 19.4 ***         |
| Unknown   | 970                      | 15.0     | 15.1             | 13.4              | 1.7              |
|   |                          |          |                  |                   |                  |
| Less than 51 employees  | 900                      | 14.0     | 13.8             | 23.0              | -9.2             |
| 51 employees or more  | 3,650                    | 56.9     | 57.3             | 33.4              | 23.9 ***         |
| Unknown   | 410                      | 6.4      | 6.4              | 6.0               | 0.4              |
| Availability of EQL offer to adults within family 2   |                          |          |                  |                   |                  |
| Availability of ESI offer to adults within family Any family member works at a firm that offers |                          |          |                  |                   |                  |
| ESI to at least some of its employees   |                          |          |                  |                   |                  |
| Yes   | 4.300                    | 67.0     | 67.6             | 34.1              | 33.5 ***         |
| No No   | 1,810                    | 28.1     | 27.5             | 60.1              | -32.6 ***        |
| Unknown   | 310                      | 4.8      | 4.8              | 5.7               | -0.9             |
| Any family member offered ESI at his/her firm   | 010                      | 7.0      | 7.0              | 0.1               | 0.0              |
| Yes   | 4,130                    | 64.3     | 65.0             | 28.8              | 36.1 ***         |
| No  | 2,020                    | 31.4     | 30.8             | 64.3              | -33.5 ***        |
| Unknown   | 270                      | 4.2      | 4.2              | 6.9               | -2.7             |
|   |                          |          | · · <del>-</del> |                   |                  |
| Any adult in family has ESI   | 4,760                    | 74.1     | 75.2             | 14.3              | 60.9 ***         |
| No adults in family have ESI  | 1,630                    | 25.3     | 24.3             | 82.1              | -57.9 ***        |
| Unknown   | 30                       | 0.5      | 0.5              | 3.6               | -3.1             |
| Source: Urban Institute tabulations on the 2010 Ma  | 4,455                    | 4,455    | 4,379            | 76                |                  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.3-4: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Populations in Massachusetts, 2010

| Table A.3-4: Education and Employment Character  | Total Po                 |         | and Ever Offinisured            | Fopulations in Massa            | achusells, 2010 |
|--|--------------------------|---------|---------------------------------|---------------------------------|-----------------|
|  | Number                   |         |                                 |                                 |                 |
|  | (Thousands) <sup>1</sup> | Percent | Always insured in the past year | Ever uninsured in the past year | Difference      |
| Total population (thousands) <sup>1</sup>  |                          | reicent |                                 |                                 |                 |
| Total population (mousands) Total population (percent)   | 6,420<br>                | 100.0   | 6,130<br>100.0                  | 250<br>100.0                    |                 |
| Total population (percent)   |                          | 100.0   | 100.0                           | 100.0                           |                 |
| Highest educational attainment of adults in family   |                          |         |                                 |                                 |                 |
| Less than high school  | 240                      | 3.8     | 3.7                             | 6.9                             | -3.3            |
| High school graduate or GED  | 2,530                    | 39.5    | 38.5                            | 61.4                            | -23.0 ***       |
| 4 year college degree or more  | 3,530                    | 54.9    | 56.1                            | 29.7                            | 26.4 ***        |
| Unknown  | 120                      | 1.8     | 1.8                             | 2.0                             | -0.2            |
| Work status of adults in family  |                          |         |                                 |                                 |                 |
| No workers in family   | 1,460                    | 22.7    | 22.5                            | 28.9                            | -6.4            |
| Only part-time workers   | 580                      | 9.0     | 8.8                             | 14.2                            | -5.4 **         |
| One or more full-time workers  | 4,020                    | 62.6    | 63.3                            | 50.6                            | 12.8 **         |
| Unknown  | 360                      | 5.6     | 5.4                             | 6.4                             | -1.0            |
| Longest job tenure of adults in family   |                          |         |                                 |                                 |                 |
| No workers in family   | 1,460                    | 22.7    | 22.5                            | 28.9                            | -6.4            |
| Less than 12 months  | 310                      | 4.9     | 4.3                             | 17.2                            | -12.9 ***       |
| 12 months or more  | 4,350                    | 67.7    | 68.9                            | 46.4                            | 22.5 ***        |
| Unknown  | 300                      | 4.7     | 4.4                             | 7.6                             | -3.2            |
| Largest firm size of adults in family  |                          |         |                                 |                                 |                 |
| No workers in family   | 1,460                    | 22.7    | 22.5                            | 28.9                            | -6.4            |
| Less than 10 employees   | 470                      | 7.3     | 6.9                             | 16.2                            | -9.3 ***        |
| 11 to 50 employees   | 400                      | 6.3     | 6.2                             | 7.6                             | -1.3            |
| 51 to 100 employees  | 350                      | 5.4     | 5.4                             | 5.9                             | -0.5            |
| 101 to 500 employees   | 690                      | 10.8    | 11.0                            | 6.2                             | 4.8 **          |
| 501 to 1000 employees  | 350                      | 5.4     | 5.5                             | 4.1                             | 1.4             |
| 1000 employees or more   | 1,750                    | 27.2    | 27.9                            | 14.6                            | 13.3 ***        |
| Unknown  | 970                      | 15.0    | 14.6                            | 16.6                            | -2.0            |
| Less than 51 employees   | 900                      | 14.0    | 13.6                            | 24.4                            | -10.9 ***       |
| 51 employees or more   | 3,650                    | 56.9    | 57.8                            | 39.5                            | 18.3 ***        |
| Unknown  | 410                      | 6.4     | 6.1                             | 7.1                             | -1.0            |
| Availability of ESI offer to adults within family <sup>2</sup> Any family member works at a firm that offers ESI to at least some of its employees |                          |         |                                 |                                 |                 |
| Yes  | 4,300                    | 67.0    | 68.1                            | 45.1                            | 23.0 ***        |
| No   | 1,810                    | 28.1    | 27.3                            | 48.9                            | -21.6 ***       |
| Unknown  | 310                      | 4.8     | 4.6                             | 6.0                             | -1.4            |
| Any family member offered ESI at his/her firm  | - · <del>-</del>         |         |                                 | - <del>-</del>                  |                 |
| Yes  | 4,130                    | 64.3    | 65.6                            | 37.6                            | 28.0 ***        |
| No   | 2,020                    | 31.4    | 30.3                            | 57.5                            | -27.2 ***       |
| Unknown  | 270                      | 4.2     | 4.1                             | 4.9                             | -0.8            |
| Any adult in family has ESI  | 4,760                    | 74.1    | 76.3                            | 27.0                            | 49.3 ***        |
| No adults in family have ESI   | 1,630                    | 25.3    | 23.4                            | 69.6                            | -46.2 ***       |
| Unknown  | 30                       | 0.5     | 0.3                             | 3.4                             | -3.1 **         |
| Sample size  | 4,455                    | 4,455   | 4,262                           | 165                             |                 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.4-1: Health Care Access and Use of Insured and Uninsured Populations in Massachusetts. 2010

| Table A.4-1: Health Care Access and Use of Insured and Unins    | Total Population         |         | )<br>   |           |            |
|---|--------------------------|---------|---------|-----------|------------|
|   | Number                   |         | 1       |           |            |
|   | (Thousands) <sup>1</sup> | Percent | Insured | Uninsured | Difference |
| Total population (thousands) <sup>1</sup>                       | 6,420                    |         | 6,300   | 120       | Dillerence |
| Total population (triousarius)  Total population (percent)      | 0,420                    | 100.0   | 100.0   | 100.0     |            |
| Total population (percent)                                      |                          | 100.0   | 100.0   | 100.0     |            |
| Has a usual source of care (excluding ER)                       | 5,970                    | 92.9    | 93.8    | 46.7      | 47.1 ***   |
| Emergency room visits in last 12 months                         |                          |         |         |           |            |
| Any emergency room visit  | 1,600                    | 25.0    | 25.1    | 17.5      | 7.6        |
| Multiple emergency room visits                                  | 630                      | 9.9     | 10.0    | 3.6       | 6.4 **     |
| Emergency room visit for non-emergency condition                | 540                      | 8.5     | 8.6     | 2.7       | 5.9 ***    |
| Hospital stay in last 12 months                                 | 560                      | 8.7     | 8.9     | 1.3       | 7.5 ***    |
| Any visit to a doctor (including specialists) in last 12 months | 5,660                    | 88.1    | 89.1    | 35.3      | 53.8 ***   |
| Visit to a general doctor in last 12 months                     |                          |         |         |           |            |
| Any doctor visits   | 5,470                    | 85.2    | 86.2    | 33.2      | 53.0 ***   |
| Multiple doctor visits  | 4,120                    | 64.2    | 65.0    | 21.2      | 43.8 ***   |
| Doctor visit for preventive care                                | 5,090                    | 79.3    | 80.3    | 26.9      | 53.4 ***   |
| Any specialist visits in last 12 months                         | 3,100                    | 48.2    | 49.0    | 9.4       | 39.6 ***   |
| Any dental care visits in the last year                         | 4,770                    | 74.3    | 75.2    | 29.5      | 45.7 ***   |
| Took one or more prescription drugs in last 12 months           | 4,360                    | 67.9    | 68.7    | 23.0      | 45.7 ***   |
| Any unmet need for health care because of cost                  | 1,460                    | 22.7    | 21.8    | 65.9      | -44.0 ***  |
| Unmet need for doctor care                                      | 380                      | 5.9     | 5.1     | 51.4      | -46.3 ***  |
| Unmet need for specialist care                                  | 470                      | 7.4     | 6.6     | 48.3      | -41.7 ***  |
| Unmet need for dental care                                      | 1,090                    | 17.0    | 16.2    | 57.0      | -40.8 ***  |
| Did not fill a prescription for medicine                        | 550                      | 8.6     | 8.1     | 34.6      | -26.5 ***  |
| Any difficulties getting health care                            | 1,440                    | 22.4    | 22.4    | 20.5      | 1.9        |
| Unable to get appointment when needed                           | 980                      | 15.2    | 15.3    | 13.3      | 2.0        |
| Doctor's office/clinic did not accept health insurance          | 450                      | 7.1     | 6.9     | 15.1      | -8.1       |
| Doctor's office/clinic not accepting new patients               | 630                      | 9.8     | 9.7     | 12.7      | -3.0       |
| Out of pocket health care costs in last 12 months               |                          |         |         |           |            |
| Less than \$200   | 1,420                    | 22.1    | 21.7    | 43.7      | -22.0 ***  |
| \$200 to \$499  | 1,280                    | 19.9    | 20.0    | 16.8      | 3.2        |
| \$500 to \$999  | 1,140                    | 17.7    | 17.8    | 10.8      | 7.0 *      |
| \$1,000 to \$2,999  | 1,220                    | 19.0    | 19.2    | 7.3       | 11.8 ***   |
| \$3,000 to \$4,999  | 530                      | 8.2     | 8.3     | 1.9       | 6.4 ***    |
| \$5,000 or more   | 350                      | 5.4     | 5.4     | 3.2       | 2.2        |
| Unknown   | 500                      | 7.8     | 7.6     | 16.2      | -8.6 *     |
| Any problems paying medical bills in past 12 months             | 1,120                    | 17.5    | 17.1    | 39.5      | -22.4 ***  |
| Sample size   | 4,455                    | 4,455   | 4,379   | 76        |            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Populations in Massachusetts. 2010

| Table A.4-2: Health Care Access and Use of Always Insured an    |                          |          | achusetts, 2010   |                   |            |
|---|--------------------------|----------|-------------------|-------------------|------------|
|   | Total Po                 | pulation |                   |                   |            |
|   | Number                   |          | Always insured in | Ever uninsured in |            |
|   | (Thousands) <sup>1</sup> | Percent  | the past year     | the past year     | Difference |
| Total population (thousands) <sup>1</sup>                       | 6,420                    | 1 Groom  | 6,130             | 250               | Dinoronoo  |
| Total population (triousarius)                                  |                          | 100.0    | 100.0             | 100.0             |            |
| Total population (percent)                                      |                          | 100.0    | 100.0             | 100.0             |            |
| Has a usual source of care (excluding ER)                       | 5,970                    | 92.9     | 94.1              | 67.2              | 26.9 ***   |
| Emergency room visits in last 12 months                         |                          |          |                   |                   |            |
| Any emergency room visit  | 1,600                    | 25.0     | 24.8              | 27.9              | -3.1       |
| Multiple emergency room visits                                  | 630                      | 9.9      | 10.0              | 7.1               | 2.9        |
| Emergency room visit for non-emergency condition                | 540                      | 8.5      | 8.4               | 9.2               | -0.8       |
| Emergency room visit for non-emergency condition                | 340                      | 0.5      | 0.4               | 5.2               | 0.0        |
| Hospital stay in last 12 months                                 | 560                      | 8.7      | 8.8               | 4.8               | 4.0 ***    |
| Any visit to a doctor (including specialists) in last 12 months | 5,660                    | 88.1     | 89.7              | 53.8              | 35.8 ***   |
| Visit to a general doctor in last 12 months                     |                          |          |                   |                   |            |
| Any doctor visits   | 5,470                    | 85.2     | 86.8              | 52.5              | 34.2 ***   |
| Multiple doctor visits  | 4,120                    | 64.2     | 65.5              | 35.2              | 30.3 ***   |
| Doctor visit for preventive care                                | 5,090                    | 79.3     | 80.9              | 44.6              | 36.3 ***   |
| Any specialist visits in last 12 months                         | 3,100                    | 48.2     | 49.4              | 21.3              | 28.1 ***   |
| Any dental care visits in the last year                         | 4,770                    | 74.3     | 76.0              | 38.4              | 37.7 ***   |
| Took one or more prescription drugs in last 12 months           | 4,360                    | 67.9     | 69.2              | 39.7              | 29.5 ***   |
| Any unmet need for health care because of cost                  | 1,460                    | 22.7     | 21.0              | 64.2              | -43.2 ***  |
| Unmet need for doctor care                                      | 380                      | 5.9      | 4.5               | 39.2              | -34.7 ***  |
| Unmet need for specialist care                                  | 470                      | 7.4      | 6.0               | 39.4              | -33.4 ***  |
| Unmet need for dental care                                      | 1,090                    | 17.0     | 15.7              | 48.5              | -32.8 ***  |
| Did not fill a prescription for medicine                        | 550                      | 8.6      | 7.7               | 30.9              | -23.2 ***  |
| Any difficulties getting health care                            | 1,440                    | 22.4     | 22.3              | 23.0              | -0.8       |
| Unable to get appointment when needed                           | 980                      | 15.2     | 15.1              | 15.8              | -0.7       |
| Doctor's office/clinic did not accept health insurance          | 450                      | 7.1      | 6.6               | 16.1              | -9.5 **    |
| Doctor's office/clinic not accepting new patients               | 630                      | 9.8      | 9.5               | 14.5              | -5.0       |
| Out of pocket health care costs in last 12 months               |                          |          |                   |                   |            |
| Less than \$200   | 1,420                    | 22.1     | 21.5              | 37.7              | -16.2 ***  |
| \$200 to \$499  | 1,280                    | 19.9     | 20.0              | 18.7              | 1.3        |
| \$500 to \$999  | 1,140                    | 17.7     | 17.9              | 14.3              | 3.7        |
| \$1,000 to \$2,999  | 1,220                    | 19.0     | 19.4              | 8.7               | 10.7 ***   |
| \$3,000 to \$4,999  | 530                      | 8.2      | 8.5               | 1.7               | 6.8 ***    |
| \$5,000 or more   | 350                      | 5.4      | 5.5               | 3.4               | 2.1        |
| Unknown   | 500                      | 7.8      | 7.2               | 15.6              | -8.4 ***   |
| Any problems paying medical bills in past 12 months             | 1,120                    | 17.5     | 16.4              | 41.8              | -25.4 ***  |
| Sample size   | 4,455                    | 4,455    | 4,262             | 165               |            |
| Familia and   | .,                       | .,       | .,===             |                   |            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

1 Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A 4-3: Health Care Access and Use in Massachusetts, by Age Groups, 2010.

| Table A.4-3: Health Care Access and Use in Massachusetts, by A  | ge Groups, 2010        | ΔI    | I Adulta (10 and old             | or)                           |
|---|------------------------|-------|----------------------------------|-------------------------------|
|   |                        | Al    | Adults (19 and old               | l                             |
|   |                        |       |                                  |                               |
|   | All Obiteles           |       | Niere elekenke                   | Flat - de : A de : 16 - 70 F  |
|   | All Children<br>(0-18) | Total | Non-elderly<br>Adults (19 to 64) | Elderly Adults (65 and older) |
| Total population (thousands) <sup>1</sup>                       | 1,560                  | 4,860 | 3,960                            | 900                           |
| Total population (percent)                                      | 100.0                  | 100.0 | 100.0                            | 100.0                         |
| Total population (possessy)                                     |                        |       |                                  |                               |
| Has a usual source of care (excluding ER)                       | 96.7                   | 91.7  | 91.0                             | 95.1                          |
| Emergency room visits in last 12 months                         |                        |       |                                  |                               |
| Any emergency room visit  | 28.0                   | 24.0  | 22.7                             | 29.5                          |
| Multiple emergency room visits                                  | 10.9                   | 9.5   | 8.9                              | 12.1                          |
| Emergency room visit for non-emergency condition                | 11.1                   | 7.6   | 7.9                              | 6.6                           |
| Hospital stay in last 12 months                                 | 5.3                    | 9.8   | 7.3                              | 20.8                          |
| Any visit to a doctor (including specialists) in last 12 months | 94.2                   | 86.1  | 84.7                             | 92.6                          |
| Visit to a general doctor in last 12 months                     |                        |       |                                  |                               |
| Any doctor visits   | 93.6                   | 82.5  | 81.0                             | 89.4                          |
| Multiple doctor visits  | 76.3                   | 60.3  | 56.8                             | 75.7                          |
| Doctor visit for preventive care                                | 90.3                   | 75.8  | 73.6                             | 85.4                          |
| Any specialist visits in last 12 months                         | 33.3                   | 53.1  | 49.6                             | 68.4                          |
| Any dental care visits in the last year                         | 78.7                   | 72.9  | 74.2                             | 67.5                          |
| Took one or more prescription drugs in last 12 months           | 54.3                   | 72.2  | 68.3                             | 89.7                          |
| Any unmet need for health care because of cost                  | 10.8                   | 26.5  | 28.9                             | 15.7                          |
| Unmet need for doctor care                                      | 2.0                    | 7.2   | 8.3                              | 2.4                           |
| Unmet need for specialist care                                  | 3.4                    | 8.6   | 10.1                             | 2.3                           |
| Unmet need for dental care                                      | 6.6                    | 20.3  | 22.7                             | 9.8                           |
| Did not fill a prescription for medicine                        | 4.0                    | 10.1  | 10.7                             | 7.5                           |
| Any difficulties getting health care                            | 15.1                   | 24.7  | 27.0                             | 14.6                          |
| Unable to get appointment when needed                           | 9.8                    | 17.0  | 18.6                             | 9.8                           |
| Doctor's office/clinic did not accept health insurance          | 5.3                    | 7.6   | 8.6                              | 3.3                           |
| Doctor's office/clinic not accepting new patients               | 5.3                    | 11.2  | 12.6                             | 5.2                           |
| Out of pocket health care costs in last 12 months               |                        |       |                                  |                               |
| Less than \$200   | 23.0                   | 21.8  | 22.1                             | 20.5                          |
| \$200 to \$499  | 20.7                   | 19.7  | 20.0                             | 18.4                          |
| \$500 to \$999  | 19.0                   | 17.3  | 17.4                             | 16.6                          |
| \$1,000 to \$2,999  | 17.9                   | 19.3  | 18.8                             | 21.2                          |
| \$3,000 to \$4,999  | 8.8                    | 8.0   | 7.7                              | 9.5                           |
| \$5,000 or more   | 5.7                    | 5.3   | 5.1                              | 6.2                           |
| Unknown   | 4.9                    | 8.7   | 8.9                              | 7.6                           |
| Any problems paying medical bills in past 12 months             | 20.6                   | 16.5  | 18.3                             | 8.6                           |
| Sample size   | 640                    | 3,815 | 2,836                            | 979                           |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-4: Health Care Access and Use in Massachusetts, by Family Income, 2010

| Table A.4-4: Health Care Access and Use in Massachusetts, by Fan |       | Family Income Between 300% and Family Income Less Than 300% FPL 500% FPL |                 |       | n 300% and      | . Family        |                                   |
|--|-------|--|-----------------|-------|-----------------|-----------------|-----------------------------------|
|  | All   | Less than<br>150% FPL  | 150-299%<br>FPL | All   | 300-399%<br>FPL | 400-499%<br>FPL | Income At<br>or Above<br>500% FPL |
| Total population (thousands) <sup>1</sup>                        | 2,540 | 1,350  | 1,190           | 1,670 | 920             | 750             | 2,220                             |
| Total population (percent)                                       | 100.0 | 100.0  | 100.0           | 100.0 | 100.0           | 100.0           | 100.0                             |
| Has a usual source of care (excluding ER)                        | 90.8  | 90.4   | 91.1            | 93.5  | 93.1            | 94.0            | 95.0                              |
| Emergency room visits in last 12 months                          |       |  |                 |       |                 |                 |                                   |
| Any emergency room visit   | 32.6  | 35.6   | 29.3            | 22.6  | 26.1            | 18.4            | 17.9                              |
| Multiple emergency room visits                                   | 15.0  | 17.8   | 11.8            | 8.9   | 10.8            | 6.6             | 4.7                               |
| Emergency room visit for non-emergency condition                 | 11.9  | 14.0   | 9.7             | 7.2   | 9.4             | 4.4             | 5.5                               |
| Hospital stay in last 12 months                                  | 12.5  | 13.2   | 11.7            | 7.1   | 6.8             | 7.5             | 5.5                               |
| Any visit to a doctor (including specialists) in last 12 months  | 85.7  | 84.8   | 86.7            | 88.5  | 85.8            | 91.8            | 90.6                              |
| Visit to a general doctor in last 12 months                      |       |  |                 |       |                 |                 |                                   |
| Any doctor visits  | 82.4  | 81.0   | 84.1            | 86.0  | 83.7            | 88.8            | 87.8                              |
| Multiple doctor visits   | 65.3  | 63.4   | 67.4            | 61.8  | 59.9            | 64.1            | 64.7                              |
| Doctor visit for preventive care                                 | 78.0  | 75.8   | 80.6            | 79.2  | 77.0            | 81.9            | 80.9                              |
| Any specialist visits in last 12 months                          | 44.8  | 45.0   | 44.4            | 47.2  | 44.3            | 50.8            | 53.0                              |
| Any dental care visits in the last year                          | 64.6  | 63.0   | 66.5            | 77.0  | 76.6            | 77.6            | 83.4                              |
| Took one or more prescription drugs in last 12 months            | 66.7  | 65.8   | 67.7            | 66.6  | 65.0            | 68.4            | 70.2                              |
| Any unmet need for health care because of cost                   | 30.8  | 28.8   | 33.0            | 22.2  | 23.0            | 21.3            | 13.7                              |
| Unmet need for doctor care                                       | 9.1   | 8.8  | 9.4             | 5.4   | 5.3             | 5.4             | 2.7                               |
| Unmet need for specialist care                                   | 10.3  | 9.8  | 10.9            | 7.6   | 7.5             | 7.7             | 3.8                               |
| Unmet need for dental care                                       | 23.5  | 21.6   | 25.7            | 16.6  | 18.4            | 14.4            | 9.7                               |
| Did not fill a prescription for medicine                         | 12.7  | 12.9   | 12.5            | 7.8   | 8.5             | 6.8             | 4.5                               |
| Any difficulties getting health care                             | 24.5  | 25.9   | 22.8            | 20.6  | 18.7            | 22.9            | 21.3                              |
| Unable to get appointment when needed                            | 15.2  | 15.9   | 14.4            | 14.7  | 13.6            | 16.1            | 15.7                              |
| Doctor's office/clinic did not accept health insurance           | 11.2  | 12.2   | 10.0            | 5.4   | 6.2             | 4.5             | 3.6                               |
| Doctor's office/clinic not accepting new patients                | 11.4  | 12.3   | 10.4            | 8.0   | 6.4             | 9.9             | 9.3                               |
| Out of pocket health care costs in last 12 months                |       |  |                 |       |                 |                 |                                   |
| Less than \$200  | 32.8  | 44.0   | 20.0            | 16.2  | 16.6            | 15.8            | 14.3                              |
| \$200 to \$499   | 20.1  | 17.1   | 23.5            | 22.0  | 23.9            | 19.6            | 18.2                              |
| \$500 to \$499<br>\$500 to \$999                                 | 14.9  | 13.7   | 16.2            | 19.4  | 18.0            | 21.1            | 19.6                              |
| \$1,000 to \$2,999   | 12.8  | 8.8  | 17.3            | 23.2  | 22.6            | 23.9            | 22.9                              |
| \$3,000 to \$4,999   | 5.8   | 3.3  | 8.6             | 7.0   | 7.1             | 6.9             | 11.8                              |
| \$5,000 or more  | 3.8   | 2.0  | 5.9             | 5.7   | 5.0             | 6.6             | 6.9                               |
| Unknown  | 9.9   | 11.2   | 8.5             | 6.5   | 6.8             | 6.1             | 6.2                               |
| Any mahlama na ina madisal killa in nast 42 manth                | 24.0  | 22.0   | 27.2            | 40.0  | 10.0            | 47.4            | 0.2                               |
| Any problems paying medical bills in past 12 months              | 24.8  | 22.6   | 27.2            | 18.8  | 19.9            | 17.4            | 8.3                               |
| Sample size  | 1,676 | 830  | 846             | 1,139 | 614             | 525             | 1,640                             |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-5: Health Care Access and Use in Massachusetts, by Race/Ethnicity, 2010

| Non-Hispanic   White   Black   Asian   Other   Hispanic   | Table A.4-5: Health Care Access and Use in Massachusetts, by Rac | e/Ethnicity, 2010 |       |          |       |          |
|---|--|-------------------|-------|----------|-------|----------|
| Total population (thousands)  |  |                   | Non-F | lispanic | T     |          |
| Total population (thousands)  |  | White             | Black | Asian    | Other | Hispanic |
| Total population (percent) 100.0 100    | Total population (thousands) <sup>1</sup>                        |                   |       |          |       |          |
| Has a usual source of care (excluding ER)   |  |                   |       |          |       |          |
| Emergency room visits in last 12 months Any emergency room visit Any emergency room visits End of visits visits in last 12 months Emergency room visits End Sal 11.1 14.4 End 14.4 17.7 20.1 21.2 16.6 En    | , , , , , ,  |                   |       |          |       |          |
| Any emergency room visit  | Has a usual source of care (excluding ER)                        | 93.4              | 94.0  | 86.7     | 95.4  | 89.9     |
| Multiple emergency room visits       8.4       17.7       7.1       15.0       19.4         Emergency room visit for non-emergency condition       6.7       23.7       6.3       13.9       15.4         Hospital stay in last 12 months       8.3       10.9       7.5       9.8       12.2         Any visit to a doctor (including specialists) in last 12 months       89.4       85.5       75.9       89.3       84.1         Visit to a general doctor in last 12 months       86.3       82.3       74.3       88.9       80.9         Multiple doctor visits       86.5       56.5       56.4       50.1       72.7       61.9         Doctor visit for preventive care       80.1       76.0       70.1       82.6       78.4         Any specialist visits in last 12 months       51.4       33.5       30.8       35.7       42.2         Any dental care visits in the last year       75.8       63.1       72.5       70.2       70.5         Took one or more prescription drugs in last 12 months       70.4       55.4       51.4       67.1       61.4         Any unmet need for health care because of cost       22.7       25.9       15.0       18.5       26.4         Unmet need for specialist care       5.7       8.6 <td>Emergency room visits in last 12 months</td> <td></td> <td></td> <td></td> <td></td> <td></td>   | Emergency room visits in last 12 months                          |                   |       |          |       |          |
| Emergency room visit for non-emergency condition   6.7   23.7   6.3   13.9   15.4   |  | 23.1              | 45.1  | 14.4     | 33.1  | 33.4     |
| Hospital stay in last 12 months  8.3 10.9 7.5 9.8 12.2  Any visit to a doctor (including specialists) in last 12 months  89.4 85.5 75.9 89.3 84.1  Visit to a general doctor in last 12 months  Any doctor visits  86.3 82.3 74.3 88.9 80.9  Multiple doctor visits  65.5 56.4 50.1 72.7 61.9  Doctor visit for preventive care  80.1 76.0 70.1 82.6 78.4  Any specialist visits in last 12 months  51.4 33.5 30.8 35.7 42.2  Any dental care visits in the last year  75.8 63.1 72.5 70.2 70.5  Took one or more prescription drugs in last 12 months  70.4 55.4 51.4 67.1 61.4  Any unmet need for health care because of cost  15.7 8.6 8.8 7.8 5.8  Unmet need for specialist care  5.7 8.6 8.8 11.3 6.8 7.2 11.0  Unmet need for specialist care  6.8 11.3 6.8 7.2 11.0  Unmet need for doctor care  7.1 16.8 12.1 15.0 19.8  Did not fill a prescription for medicine  8.3 11.9 6.2 7.8 11.3  Any difficulties getting health care  17.1 16.8 12.1 15.0 19.8  Did not fill a prescription for medicine  8.3 11.9 6.2 7.8 11.3  Any difficulties getting health care  17.7 21.8 26.9 27.7 24.8  Unable to get appointment when needed  14.4 17.7 20.1 21.2 16.6  Doctor's office/clinic did not accept health insurance  18.9 35.3 18.6 30.8 44.7  \$200 to \$4.99  18.9 35.3 18.6 30.8 44.7  \$500 to \$999  18.1 20.4 26.1 25.6 14.7  \$500 to \$999  18.2 15.0 16.7 16.8 14.9  \$1,000 to \$2,999  18.2 15.0 16.7 16.8 14.9  \$1,000 to \$2,999  18.2 15.0 16.7 16.8 14.9  \$5,000 or more  5.8 14 6.4 5.1 3.4  Unknown  7.3 12.0 11.0 7.1 8.0  |  | 8.4               | 17.7  | 7.1      | 15.0  | 19.4     |
| Any visit to a doctor (including specialists) in last 12 months  Any doctor visits  Any doctor visits  Begin and the last 12 months  Any specialist visits in last 12 months  Any specialist visits in last 12 months  Any dental care visits in the last year  Took one or more prescription drugs in last 12 months  Any unmet need for health care because of cost  Unmet need for doctor care  Unmet need for doctor care  Did not fill a prescription for medicine  Any difficulties getting health care  Unable to get appointment when needed  Doctor's office/clinic do not accept health insurance  Doctor's office/clinic not accepting new patients  Dout of pocket health care costs in last 12 months  Any difficulties getting need to accept health insurance  Doctor's office/clinic not accepting new patients  Dout of pocket health care costs in last 12 months  Less than \$200  18.9  \$10.9  \$10.0  Any problems paying medical bills in past 12 months  17.0  Any problems paying medical bills in past 12 months  17.0  Any problems paying medical bills in past 12 months  17.0  25.4  83.3  84.1  85.5  75.9  89.3  84.1  84.1  85.5  75.9  89.3  84.1  84.1  85.5  75.9  89.3  84.1  84.1  85.5  76.9  89.3  89.3  84.1  88.9  80 | Emergency room visit for non-emergency condition                 | 6.7               | 23.7  | 6.3      | 13.9  | 15.4     |
| Visit to a general doctor in last 12 months Any doctor visits  Multiple doctor visits  Doctor visit for preventive care  80.1 76.0 70.1 82.6 78.4  Any specialist visits in last 12 months  51.4 33.5 30.8 35.7 42.2  Any dental care visits in the last year  75.8 63.1 72.5 70.2 70.5  Took one or more prescription drugs in last 12 months  70.4 55.4 51.4 67.1 61.4  Any unmet need for health care because of cost  Unmet need for doctor care  57. 8.6 5.8 7.8 5.8  Unmet need for specialist care  68. 11.3 6.8 7.2 11.0  Unmet need for dental care  17.1 16.8 12.1 15.0 19.8  Did not fill a prescription for medicine  8.3 11.9 6.2 7.8 11.3  Any difficulties getting health care  Unable to get appointment when needed  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic ind ton accept health insurance  6.7 7.6 8.9 10.5 8.4  Doctor's office/clinic not accepting new patients  Dot of pocket health care costs in last 12 months  Less than \$200  18.9 35.3 18.6 30.8 44.7  \$20.0 to \$4.99  \$1.00 to \$2.999  \$1.00 9.5 15.8 9.1 10.4  \$3,000 to \$4.999  \$5.00 or more  5.8 1.4 6.4 5.1 3.4  Unknown  7.3 12.0 11.0 7.1 8.0  Any problems paying medical bills in past 12 months  17.0 25.4 8.3 18.3 23.0   | Hospital stay in last 12 months                                  | 8.3               | 10.9  | 7.5      | 9.8   | 12.2     |
| Any doctor visits   86.3   82.3   74.3   88.9   80.9  | Any visit to a doctor (including specialists) in last 12 months  | 89.4              | 85.5  | 75.9     | 89.3  | 84.1     |
| Multiple doctor visits         65.5         56.4         50.1         72.7         61.9           Doctor visit for preventive care         80.1         76.0         70.1         82.6         78.4           Any specialist visits in last 12 months         51.4         33.5         30.8         35.7         42.2           Any dental care visits in the last year         75.8         63.1         72.5         70.2         70.5           Took one or more prescription drugs in last 12 months         70.4         55.4         51.4         67.1         61.4           Any unmet need for health care because of cost         22.7         25.9         15.0         18.5         26.4           Unmet need for doctor care         5.7         8.6         5.8         7.8         5.8           Unmet need for dental care         6.8         11.3         6.8         7.2         11.0           Unmet need for dental care         17.1         16.8         12.1         15.0         19.8           Did not fill a prescription for medicine         8.3         11.9         6.2         7.8         11.3           Any difficulties getting health care         21.7         21.8         26.9         27.7         24.8           Unable to get appointment when n  | Visit to a general doctor in last 12 months                      |                   |       |          |       |          |
| Doctor visit for preventive care   80.1   76.0   70.1   82.6   78.4   | Any doctor visits  | 86.3              | 82.3  | 74.3     | 88.9  | 80.9     |
| Any specialist visits in last 12 months  51.4 33.5 30.8 35.7 42.2  Any dental care visits in the last year  75.8 63.1 72.5 70.2 70.5  Took one or more prescription drugs in last 12 months  70.4 55.4 51.4 67.1 61.4  Any unmet need for health care because of cost  Unmet need for doctor care  5.7 8.6 5.8 7.8 5.8  Unmet need for specialist care  6.8 11.3 6.8 7.2 11.0  Unmet need for dortal care  Did not fill a prescription for medicine  Any difficulties getting health care  Unable to get appointment when needded  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  Dut of pocket health care costs in last 12 months  Less than \$200  \$18.9 35.3 18.6 30.8 44.7  \$500 to \$999  \$18.2 15.0 16.7 16.8 14.9  \$10.00 to \$499  \$10.00 to \$499  \$10.00 to \$499  \$10.00 to \$4,999  \$21.0 9.5 15.8 9.1  Unknown  Any problems paying medical bills in past 12 months  17.0 25.4 8.3 18.3 23.0  | Multiple doctor visits   | 65.5              | 56.4  | 50.1     | 72.7  | 61.9     |
| Any dental care visits in the last year  75.8 63.1 72.5 70.2 70.5  Took one or more prescription drugs in last 12 months  70.4 55.4 51.4 67.1 61.4  Any unmet need for health care because of cost  Unmet need for doctor care  5.7 8.6 5.8 7.8 5.8  Unmet need for specialist care  6.8 11.3 6.8 7.2 11.0  Unmet need for specialist care  17.1 16.8 12.1 15.0 19.8  Did not fill a prescription for medicine  8.3 11.9 6.2 7.8 11.3  Any difficulties getting health care  Unable to get appointment when needed  14.4 17.7 20.1 21.2 16.6  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  0.4 20.0 to \$499  18.9 35.3 18.6 30.8 44.7  \$500 to \$499  18.9 15.0 16.7 16.8 14.9  \$1,000 to \$2,999  18.2 15.0 16.7 16.8 14.9  \$3,000 to \$4,999  9.0 6.5 5.5 5.5 4.0  \$5,000 or more  18.9 10.0 7.1 8.0  Any problems paying medical bills in past 12 months  17.0 25.4 8.3 18.3 23.0   | Doctor visit for preventive care                                 | 80.1              | 76.0  | 70.1     | 82.6  | 78.4     |
| Took one or more prescription drugs in last 12 months  70.4 55.4 51.4 67.1 61.4  Any unmet need for health care because of cost  Unmet need for doctor care  5.7 8.6 5.8 7.8 5.8  Unmet need for specialist care  6.8 11.3 6.8 7.2 11.0  Unmet need for dental care  Did not fill a prescription for medicine  Any difficulties getting health care  Unable to get appointment when needed  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  Less than \$200  \$22.7 25.9 15.0 18.5 26.4  7.8 5.8  11.3 6.8 7.2 11.0  19.8  11.1 16.8 12.1 15.0 19.8  11.3  Any difficulties getting health care  21.7 21.8 26.9 27.7 24.8  Unable to get appointment when needed  14.4 17.7 20.1 21.2 16.6  Doctor's office/clinic did not accept health insurance  6.7 7.6 8.9 10.5 8.4  Doctor's office/clinic not accepting new patients  9.6 5.8 12.1 11.1 13.0  Out of pocket health care costs in last 12 months  Less than \$200  \$18.9 35.3 18.6 30.8 44.7  \$200 to \$499  \$19.7 20.4 26.1 25.6 14.7  \$500 to \$999  \$18.2 15.0 16.7 16.8 14.9  \$1,000 to \$2,999  \$21.0 9.5 15.8 9.1 10.4  \$3,000 to \$4,999  \$21.0 9.5 15.8 9.1 10.4  \$3,000 to \$4,999  \$5,000 or more  5.8 1.4 6.4 5.1 3.4  Unknown  7.3 12.0 11.0 7.1 8.0  Any problems paying medical bills in past 12 months  17.0 25.4 8.3 18.3 23.0  | Any specialist visits in last 12 months                          | 51.4              | 33.5  | 30.8     | 35.7  | 42.2     |
| Any unmet need for health care because of cost  Unmet need for doctor care  5.7 8.6 5.8 7.8 5.8  Unmet need for specialist care  1.1 16.8 11.3 6.8 7.2 11.0  Unmet need for dental care  1.1 16.8 12.1 15.0 19.8  Did not fill a prescription for medicine  21.7 21.8 26.9 27.7 24.8  Unable to get appointment when needed  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  Dot of pocket health care costs in last 12 months  Less than \$200 \$200 to \$499 \$19.7 20.4 26.1 25.6 14.7 \$500 to \$999 \$18.2 15.0 16.7 16.8 14.9 \$1,000 to \$2,999 \$21.0 9.5 15.8 9.1 10.4 \$3,000 to \$4,999 \$5,000 or more  Unknown  17.0 25.4 8.3 18.3 23.0  Any problems paying medical bills in past 12 months  | Any dental care visits in the last year                          | 75.8              | 63.1  | 72.5     | 70.2  | 70.5     |
| Unmet need for doctor care       5.7       8.6       5.8       7.8       5.8         Unmet need for specialist care       6.8       11.3       6.8       7.2       11.0         Unmet need for dental care       17.1       16.8       12.1       15.0       19.8         Did not fill a prescription for medicine       8.3       11.9       6.2       7.8       11.3         Any difficulties getting health care       21.7       21.8       26.9       27.7       24.8         Unable to get appointment when needed       14.4       17.7       20.1       21.2       16.6         Doctor's office/clinic did not accept health insurance       6.7       7.6       8.9       10.5       8.4         Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months       8.9       10.5       8.4       8.4         Less than \$200       18.9       35.3       18.6       30.8       44.7         \$500 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0 <t< td=""><td>Took one or more prescription drugs in last 12 months</td><td>70.4</td><td>55.4</td><td>51.4</td><td>67.1</td><td>61.4</td></t<>   | Took one or more prescription drugs in last 12 months            | 70.4              | 55.4  | 51.4     | 67.1  | 61.4     |
| Unmet need for specialist care       6.8       11.3       6.8       7.2       11.0         Unmet need for dental care       17.1       16.8       12.1       15.0       19.8         Did not fill a prescription for medicine       8.3       11.9       6.2       7.8       11.3         Any difficulties getting health care       21.7       21.8       26.9       27.7       24.8         Unable to get appointment when needed       14.4       17.7       20.1       21.2       16.6         Doctor's office/clinic did not accept health insurance       6.7       7.6       8.9       10.5       8.4         Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       5.5       4.0         \$5,000 or more <td>Any unmet need for health care because of cost</td> <td>22.7</td> <td>25.9</td> <td>15.0</td> <td>18.5</td> <td>26.4</td>   | Any unmet need for health care because of cost                   | 22.7              | 25.9  | 15.0     | 18.5  | 26.4     |
| Unmet need for dental care   17.1   16.8   12.1   15.0   19.8   | Unmet need for doctor care                                       | 5.7               | 8.6   | 5.8      | 7.8   | 5.8      |
| Did not fill a prescription for medicine   8.3   11.9   6.2   7.8   11.3  | Unmet need for specialist care                                   | 6.8               | 11.3  | 6.8      | 7.2   | 11.0     |
| Did not fill a prescription for medicine   8.3   11.9   6.2   7.8   11.3  | Unmet need for dental care                                       | 17.1              | 16.8  | 12.1     | 15.0  | 19.8     |
| Unable to get appointment when needed       14.4       17.7       20.1       21.2       16.6         Doctor's office/clinic did not accept health insurance       6.7       7.6       8.9       10.5       8.4         Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months         Less than \$200       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0    Any problems paying medical bills in past 12 months  | Did not fill a prescription for medicine                         | 8.3               | 11.9  | 6.2      |       |          |
| Unable to get appointment when needed       14.4       17.7       20.1       21.2       16.6         Doctor's office/clinic did not accept health insurance       6.7       7.6       8.9       10.5       8.4         Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months         Less than \$200       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0    Any problems paying medical bills in past 12 months  | Any difficulties getting health care                             | 21.7              | 21.8  | 26.9     | 27.7  | 24.8     |
| Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0  |  | 14.4              | 17.7  | 20.1     | 21.2  | 16.6     |
| Doctor's office/clinic not accepting new patients       9.6       5.8       12.1       11.1       13.0         Out of pocket health care costs in last 12 months       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0  | Doctor's office/clinic did not accept health insurance           | 6.7               | 7.6   | 8.9      | 10.5  | 8.4      |
| Less than \$200       18.9       35.3       18.6       30.8       44.7         \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0   | Doctor's office/clinic not accepting new patients                | 9.6               | 5.8   |          |       | 13.0     |
| \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0  | Out of pocket health care costs in last 12 months                |                   |       |          |       |          |
| \$200 to \$499       19.7       20.4       26.1       25.6       14.7         \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0  | Less than \$200  | 18.9              | 35.3  | 18.6     | 30.8  | 44.7     |
| \$500 to \$999       18.2       15.0       16.7       16.8       14.9         \$1,000 to \$2,999       21.0       9.5       15.8       9.1       10.4         \$3,000 to \$4,999       9.0       6.5       5.5       5.5       4.0         \$5,000 or more       5.8       1.4       6.4       5.1       3.4         Unknown       7.3       12.0       11.0       7.1       8.0         Any problems paying medical bills in past 12 months       17.0       25.4       8.3       18.3       23.0  |  |                   |       |          |       |          |
| \$1,000 to \$2,999  |  | 18.2              | 15.0  |          |       |          |
| \$3,000 to \$4,999  |  |                   |       |          |       |          |
| \$5,000 or more 5.8 1.4 6.4 5.1 3.4 Unknown 7.3 12.0 11.0 7.1 8.0  Any problems paying medical bills in past 12 months 17.0 25.4 8.3 18.3 23.0  |  |                   |       |          |       |          |
| Unknown         7.3         12.0         11.0         7.1         8.0           Any problems paying medical bills in past 12 months         17.0         25.4         8.3         18.3         23.0   |  |                   |       |          |       |          |
|   |  |                   |       |          |       |          |
|   | Any problems paying medical bills in past 12 months              | 17.0              | 25.4  | 8.3      | 18.3  | 23.0     |
| parriple size 1 3,027 134 108 104 202   | Sample size  | 3,827             | 154   | 168      | 104   | 202      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-6: Health Care Access and Use in Massachusetts, by Health Status, 2010

|   | Good, Very Good, or |                     |
|---|---------------------|---------------------|
|   | Excellent Health    | Fair or Poor Health |
| Total population (thousands) <sup>1</sup>                       | 5,710               | 710                 |
| Total population (percent)                                      | 100.0               | 100.0               |
| Has a usual source of care (excluding ER)                       | 93.1                | 91.4                |
| Emergency room visits in last 12 months                         |                     |                     |
| Any emergency room visit  | 22.1                | 47.6                |
| Multiple emergency room visits                                  | 7.5                 | 28.8                |
| Emergency room visit for non-emergency condition                | 7.7                 | 14.5                |
| Hospital stay in last 12 months                                 | 6.2                 | 28.9                |
| Any visit to a doctor (including specialists) in last 12 months | 87.5                | 92.8                |
| Visit to a general doctor in last 12 months                     |                     |                     |
| Any doctor visits   | 84.8                | 88.4                |
| Multiple doctor visits  | 62.0                | 81.9                |
| Doctor visit for preventive care                                | 79.1                | 81.1                |
| Any specialist visits in last 12 months                         | 45.1                | 73.4                |
| Any dental care visits in the last year                         | 76.2                | 59.7                |
| Took one or more prescription drugs in last 12 months           | 64.9                | 92.1                |
| Any unmet need for health care because of cost                  | 20.7                | 38.4                |
| Unmet need for doctor care                                      | 5.1                 | 12.4                |
| Unmet need for specialist care                                  | 6.3                 | 15.6                |
| Unmet need for dental care                                      | 15.5                | 29.0                |
| Did not fill a prescription for medicine                        | 7.1                 | 20.4                |
| Any difficulties getting health care                            | 20.6                | 36.7                |
| Unable to get appointment when needed                           | 13.9                | 25.7                |
| Doctor's office/clinic did not accept health insurance          | 6.1                 | 15.1                |
| Doctor's office/clinic not accepting new patients               | 8.5                 | 19.9                |
| Out of pocket health care costs in last 12 months               |                     |                     |
| Less than \$200   | 22.1                | 21.7                |
| \$200 to \$499  | 20.4                | 16.0                |
| \$500 to \$999  | 17.8                | 16.6                |
| \$1,000 to \$2,999  | 19.0                | 18.8                |
| \$3,000 to \$4,999  | 8.0                 | 9.6                 |
| \$5,000 or more   | 5.0                 | 8.2                 |
| Unknown   | 7.6                 | 9.0                 |
| Any problems paying medical bills in past 12 months             | 16.0                | 29.9                |
| Sample size   | 3,855               | 600                 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.4-7: Health Care Access and Use in Massachusetts, by Disability Status, 2010

|   | No activity limitations due to health problems | Activity limitations due to health problems |
|---|--|---|
| Total population (thousands) <sup>1</sup>                       | 5,200  | 1,220                                       |
| Total population (percent)                                      | 100.0  | 100.0                                       |
| Has a usual source of care (excluding ER)                       | 92.8   | 93.7  |
| Emergency room visits in last 12 months                         |  |   |
| Any emergency room visit  | 21.4   | 40.0  |
| Multiple emergency room visits                                  | 7.4  | 20.6  |
| Emergency room visit for non-emergency condition                | 7.5  | 12.5  |
| Hospital stay in last 12 months                                 | 5.5  | 22.3  |
| Any visit to a doctor (including specialists) in last 12 months | 87.2   | 92.1  |
| Visit to a general doctor in last 12 months                     |  |   |
| Any doctor visits   | 84.5   | 88.3  |
| Multiple doctor visits  | 60.8   | 78.6  |
| Doctor visit for preventive care                                | 79.2   | 80.1  |
| Any specialist visits in last 12 months                         | 42.8   | 71.5  |
| Any dental care visits in the last year                         | 76.4   | 65.4  |
| Took one or more prescription drugs in last 12 months           | 63.2   | 87.7  |
| Any unmet need for health care because of cost                  | 20.0   | 34.0  |
| Unmet need for doctor care                                      | 4.7  | 11.0  |
| Unmet need for specialist care                                  | 5.9  | 13.5  |
| Unmet need for dental care                                      | 15.3   | 23.9  |
| Did not fill a prescription for medicine                        | 6.5  | 17.7  |
| Any difficulties getting health care                            | 19.5   | 34.5  |
| Unable to get appointment when needed                           | 13.1   | 24.2  |
| Doctor's office/clinic did not accept health insurance          | 5.7  | 12.8  |
| Doctor's office/clinic not accepting new patients               | 8.3  | 16.0  |
| Out of pocket health care costs in last 12 months               |  |   |
| Less than \$200   | 22.5   | 20.3  |
| \$200 to \$499  | 20.7   | 16.5  |
| \$500 to \$999  | 17.8   | 17.3  |
| \$1,000 to \$2,999  | 18.8   | 19.7  |
| \$3,000 to \$4,999  | 7.7  | 10.4  |
| \$5,000 or more   | 5.2  | 6.2   |
| Unknown   | 7.3  | 9.5   |
| Any problems paying medical bills in past 12 months             | 15.1   | 28.0  |
| Sample size   | 3,461  | 994   |

Source: Urban Institute tabulations on the 2009 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table A.5-1: Reasons for Being Uninsured and Awareness of Public Coverage in Massachusetts, 2010

|  | Total Uninsured I               | Population |
|--|---------------------------------|------------|
|  | Number (Thousands) <sup>1</sup> | Percent    |
| Total uninsured population <sup>1</sup>                                      | 120                             | 100.0      |
| Reasons for being uninsured <sup>2</sup>                                     |                                 |            |
| Lost job or changed employers  | 40                              | 29.3       |
| Divorce, separation or death   | 0                               | 1.6        |
| Employer coverage not available  | 50                              | 38.1       |
| Lost eligible for public coverage  | 40                              | 35.5       |
| Cost is too high   | 80                              | 63.7       |
| Don't need insurance   | 10                              | 4.2        |
| Don't know how to get insurance  | 20                              | 13.4       |
| Traded health insurance for higher pay or another benefit                    | 0                               | 2.6        |
| Some other reason  | 30                              | 26.4       |
| Aware of programs available for uninsured in Massachusetts                   | 60                              | 51.5       |
| Willingness of uninsured residents to enroll in public programs <sup>3</sup> |                                 |            |
| Would enroll if eligible   | 100                             | 81.2       |
| Would enroll if eligible and no cost   | 10                              | 10.5       |
| Would not enroll if eligible even if no cost                                 | 0                               | 1.9        |
| Unknown  | 10                              | 6.4        |
| Reasons for not being enrolled in public program <sup>2</sup>                |                                 |            |
| Cost too high  | 40                              | 37.3       |
| Don't like benefits package  | 0                               | 4.0        |
| Too much hassle/paperwork  | 20                              | 15.5       |
| Don't need or don't want insurance   | 0                               | 4.0        |
| Not eligible for coverage  | 40                              | 36.1       |
| Don't know about programs  | 20                              | 19.1       |
| Don't know how to enroll in programs   | 30                              | 29.0       |
| Don't want to enroll in a public program                                     | 10                              | 6.5        |
| Sample size  | 76                              | 76         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 1,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Multiple responses possible; totals do not sum to 100%.

<sup>&</sup>lt;sup>3</sup>Public programs refer to state health insurance programs, including MassHealth, Commonwealth Care, and Commonwealth Choice, among others.

Table A.6-1: Household Support for Health Reform in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the

Household Target Person, 2010

|  |                 | Does Not Support | Undecided/ |             |
|--|-----------------|------------------|------------|-------------|
|  | Supports Reform | Reform           | Unknown    | Sample size |
| All households   | 68.9            | 16.0             | 15.1       | 4,455       |
| Age  |                 |                  |            |             |
| Child (0 to 18)  | 66.4            | 16.0             | 17.6       | 640         |
| Non-elderly adult (19 to 64)   | 69.6            | 16.2             | 14.2       | 2,836       |
| Elderly adult (65 and older)   | 70.3            | 14.9             | 14.7       | 979         |
| Gender   |                 |                  |            |             |
| Male   | 67.9            | 17.4             | 14.7       | 2,012       |
| Female   | 69.9            | 14.6             | 15.5       | 2,443       |
| Race/Ethnicity   |                 |                  |            |             |
| White, non-Hispanic  | 67.0            | 17.5             | 15.4       | 3,827       |
| Black, non-Hispanic  | 80.8            | 11.1             | 8.1        | 154         |
| Asian, non-Hispanic  | 75.0            | 8.6              | 16.4       | 168         |
| Other/multiple races, non-Hispanic                                     | 66.6            | 11.0             | 22.4       | 104         |
| Hispanic   | 77.2            | 9.7              | 13.2       | 202         |
| J.S. citizen   |                 |                  |            |             |
| Yes  | 69.7            | 16.5             | 13.8       | 4,208       |
| No   | 83.9            | 6.9              | 9.2        | 128         |
| Unknown  | 19.3            | 10.1             | 70.6       | 119         |
| Years residing in Massachusetts  |                 |                  |            |             |
| 5 years or less  | 76.2            | 9.8              | 14.0       | 397         |
| More than 5 years  | 69.5            | 17.1             | 13.4       | 3,895       |
| Unknown  | 33.0            | 8.0              | 59.0       | 163         |
| Health status  |                 |                  |            |             |
| Good, very good, or excellent  | 68.3            | 16.4             | 15.3       | 3,855       |
| Fair or poor   | 74.0            | 12.5             | 13.5       | 600         |
| Activities limited by health problem                                   |                 |                  |            |             |
| Yes  | 71.4            | 13.7             | 14.9       | 994         |
| No   | 68.4            | 16.5             | 15.1       | 3,461       |
| family type <sup>1</sup>   |                 |                  |            |             |
| Single-parent family with children                                     | 66.2            | 14.3             | 19.5       | 259         |
| Two-parent family with children  | 67.0            | 17.1             | 15.9       | 1,287       |
| Married couple, no children  | 70.6            | 15.8             | 13.5       | 1,281       |
| Single, no children  | 71.4            | 14.9             | 13.7       | 1,628       |
| Family income relative to the Federal Poverty Level (FPL) <sup>1</sup> |                 |                  |            |             |
| Less than 150% FPL   | 70.5            | 13.1             | 16.4       | 830         |
| 150 to 299% FPL  | 68.6            | 16.2             | 15.1       | 846         |
| 300 to 499% FPL  | 65.4            | 17.1             | 17.5       | 1,139       |
| 500% FPL or more   | 70.9            | 16.7             | 12.5       | 1,640       |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-2: Household Support for Health Reform in Massachusetts, by Education and Work Status of the Household Target Person's Family, 2010

| 2010   |                 |                  |            |             |
|--|-----------------|------------------|------------|-------------|
|  |                 |                  |            |             |
|  |                 | Does Not Support | Undecided/ |             |
|  | Supports Reform | Reform           | Unknown    | Sample size |
| All households   | 68.9            | 16.0             | 15.1       | 4,455       |
|  | 00.0            |                  |            | .,          |
| Highest educational attainment of adults in family             |                 |                  |            |             |
| Less than high school  | 66.8            | 14.9             | 18.3       | 169         |
| High school graduate or GED                                    | 65.8            | 17.9             | 16.2       | 1,788       |
| 4 year college degree or more                                  | 71.9            | 14.3             | 13.8       | 2,426       |
| Unknown  | 51.6            | 25.6             | 22.8       | 72          |
|  |                 |                  |            |             |
| Work status of adults in family                                |                 |                  |            |             |
| No workers in family   | 70.6            | 14.3             | 15.0       | 1,275       |
| Only part-time workers   | 74.1            | 14.8             | 11.1       | 371         |
| One or more full-time workers                                  | 68.1            | 17.2             | 14.6       | 2,586       |
| Unknown  | 62.9            | 10.2             | 26.9       | 223         |
|  |                 |                  |            | -           |
| Longest job tenure of adults in family                         |                 |                  |            |             |
| No workers in family   | 70.6            | 14.3             | 15.1       | 1,275       |
| Less than 12 months  | 71.0            | 15.7             | 13.3       | 169         |
| 12 months or more  | 68.7            | 16.7             | 14.5       | 2,827       |
| Unknown  | 61.6            | 12.9             | 25.5       | 184         |
| Largest firm size of adults in family                          |                 |                  |            |             |
| No workers in family   | 70.6            | 14.3             | 15.1       | 1,275       |
| Less than 51 employees   | 66.8            | 18.3             | 14.9       | 626         |
| 51 employees or more   | 69.4            | 16.4             | 14.2       | 2,321       |
| Unknown  | 63.8            | 12.8             | 23.5       | 233         |
| Availability of ESI offer to adults within family <sup>1</sup> |                 |                  |            |             |
| Any family member works at a firm that offers ESI to at least  |                 |                  |            |             |
| some of its employees  |                 |                  |            |             |
| Yes  | 68.6            | 16.6             | 14.9       | 2,764       |
| No   | 70.6            | 14.8             | 14.6       | 1,508       |
| Unknown  | 64.4            | 14.4             | 21.2       | 183         |
| Any family member offered ESI at his/her firm                  |                 |                  |            |             |
| Yes  | 68.1            | 16.8             | 15.1       | 2,655       |
| No   | 70.8            | 14.9             | 14.3       | 1,641       |
| Unknown  | 67.0            | 11.4             | 21.6       | 159         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-3: Demographic, Health and Socioeconomic Characteristics of Households Aware of the Individual Mandate, 2010

| Table A.6-3: Demographic, Health and Socioeconomic Characteristics | s of Households Aware of the Individua | al Mandate, 2010 |
|--|--|------------------|
|  |  |                  |
|  | Number (Thousands) <sup>1</sup>        | Percent          |
| All households aware of the mandate                                | 5,100                                  | 100.0            |
|  |  |                  |
| Age  | 4.220                                  | 24.0             |
| Child (0 to 18) Non-elderly adult (19 to 64)                       | 1,220<br>3,230                         | 24.0<br>63.3     |
| Elderly adult (65 and older)                                       | 650                                    | 12.7             |
| Lidelly addit (05 and older)                                       | 030                                    | 12.7             |
| Gender   |  |                  |
| Male   | 2,530                                  | 49.6             |
| Female   | 2,570                                  | 50.4             |
| Race/Ethnicity   |  |                  |
| White, non-Hispanic  | 4,130                                  | 81.1             |
| Black, non-Hispanic  | 220                                    | 4.3              |
| Asian, non-Hispanic  | 260                                    | 5.2              |
| Other/multiple races, non-Hispanic                                 | 160                                    | 3.2              |
| Hispanic   | 320                                    | 6.3              |
| U.S. citizen   |  |                  |
| Yes  | 4,880                                  | 95.8             |
| No   | 170                                    | 3.4              |
| Unknown  | 40                                     | 0.8              |
| Years residing in Massachusetts                                    |  |                  |
| 5 years or less  | 550                                    | 10.7             |
| More than 5 years  | 4,450                                  | 87.4             |
| Unknown  | 90                                     | 1.9              |
| Health status  |  |                  |
| Good, very good, or excellent                                      | 4,610                                  | 90.5             |
| Fair or poor   | 490                                    | 9.5              |
| A structure libraries of hours and hours                           |  |                  |
| Activities limited by health problem Yes                           | 910                                    | 17.9             |
| No   | 4,180                                  | 82.1             |
| 2  |  |                  |
| Family type <sup>2</sup>   | 100                                    | 0.5              |
| Single-parent family with children                                 | 430                                    | 8.5              |
| Two-parent family with children                                    | 2,110                                  | 41.4             |
| Married couple, no children  | 1,300                                  | 25.5             |
| Single, no children  | 1,260                                  | 24.6             |
| Family income relative to the Federal Poverty Level (FPL)          |  |                  |
| Less than 150% FPL   | 920                                    | 18.0             |
| 150 to 299% FPL  | 860                                    | 16.9             |
| 300 to 499% FPL  | 1,360                                  | 26.6             |
| 500% FPL or more   | 1,960                                  | 38.4             |
| Sample size  | 3,545                                  | 3,545            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

1 Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

2 Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table A.6-4: Education and Employment Characteristics of Households Aware of the Individual Mandate, 2010

| ·   |                                 |         |
|---|---------------------------------|---------|
|   | Number (Thousands) <sup>1</sup> | Percent |
| All households aware of the mandate                                       | 5,100                           | 100.0   |
| Highest educational attainment of adults in family <sup>2</sup>           |                                 |         |
| Less than high school   | 120                             | 2.4     |
| High school graduate or GED   | 1,850                           | 36.3    |
| 4 year college degree or more   | 3,060                           | 60.0    |
| Unknown   | 70                              | 1.4     |
| Work status of adults in family   |                                 |         |
| No workers in family  | 1,040                           | 20.4    |
| Only part-time workers  | 450                             | 8.9     |
| One or more full-time workers   | 3,350                           | 65.8    |
| Unknown   | 250                             | 5.0     |
| Longest job tenure of adults in family                                    |                                 |         |
| No workers in family  | 1,040                           | 20.4    |
| Less than 12 months   | 250                             | 4.9     |
| 12 months or more   | 3,610                           | 70.8    |
| Unknown   | 200                             | 4.0     |
| Largest firm size of adults in family                                     |                                 |         |
| No workers in family  | 1,040                           | 20.4    |
| Less than 51 employees  | 750                             | 14.7    |
| 51 employees or more  | 3,040                           | 59.6    |
| Unknown   | 270                             | 5.3     |
| Availability of ESI offer to adults within family                         |                                 |         |
| Any family member works at a firm that offers ESI to at least some of its |                                 |         |
| employees   | 2.500                           | 70.0    |
| Yes   | 3,580                           | 70.2    |
| No  | 1,300                           | 25.6    |
| Unknown   | 210                             | 4.2     |
| Any family member offered ESI at his/her firm                             | 2.450                           | 07.0    |
| Yes   | 3,450                           | 67.6    |
| No<br>Usalan saara  | 1,470                           | 28.8    |
| Unknown   | 180                             | 3.5     |
| Sample size   | 3,545                           | 3,545   |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Awareness of the mandate is a household measure based on the survey respondent's reported awareness.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit

Table A.7-1: Household Awareness of Individual Mandate in Massachusetts, by Demographic, Health and Socioeconomic Characteristics of the

Household Target Person, 2010

|  | Aware of individual | Not aware of               | I I a I a a a a a a a | 0           |
|--|---------------------|----------------------------|-----------------------|-------------|
| All households   | mandate<br>79.4     | individual mandate<br>18.4 | Unknown<br>2.3        | Sample size |
| All nousenoids   | 79.4                | 18.4                       | 2.3                   | 4,455       |
| .ge  |                     |                            |                       |             |
| Child (0 to 18)  | 78.2                | 19.5                       | 2.3                   | 640         |
| Non-elderly adult (19 to 64)   | 81.4                | 16.4                       | 2.1                   | 2,836       |
| Elderly adult (65 and older)   | 72.1                | 24.9                       | 3.0                   | 979         |
| Gender   |                     |                            |                       |             |
| Male   | 81.2                | 16.4                       | 2.4                   | 2,012       |
| Female   | 77.6                | 20.2                       | 2.2                   | 2,443       |
| Race/Ethnicity   |                     |                            |                       |             |
| White, non-Hispanic  | 81.5                | 16.1                       | 2.4                   | 3,827       |
| Black, non-Hispanic  | 60.8                | 38.2                       | 0.9                   | 154         |
| Asian, non-Hispanic  | 83.2                | 15.6                       | 1.3                   | 168         |
| Other/multiple races, non-Hispanic                                     | 80.7                | 18.7                       | 0.6                   | 104         |
| Hispanic   | 67.3                | 29.5                       | 3.1                   | 202         |
| J.S. citizen   |                     |                            |                       |             |
| Yes  | 81.1                | 18.3                       | 0.6                   | 4,208       |
| No   | 73.5                | 25.5                       | 1.0                   | 128         |
| Unknown  | 24.8                | 11.2                       | 64.0                  | 119         |
| ears residing in Massachusetts   |                     |                            |                       |             |
| 5 years or less  | 75.8                | 23.7                       | 0.5                   | 397         |
| More than 5 years  | 81.5                | 17.9                       | 0.6                   | 3,895       |
| Unknown  | 40.7                | 12.2                       | 47.2                  | 163         |
| Health status  |                     |                            |                       |             |
| Good, very good, or excellent  | 80.7                | 17.0                       | 2.3                   | 3,855       |
| Fair or poor   | 68.5                | 29.5                       | 2.1                   | 600         |
| Activities limited by health problem                                   |                     |                            |                       |             |
| Yes  | 74.9                | 22.8                       | 2.4                   | 994         |
| No   | 80.4                | 17.3                       | 2.3                   | 3,461       |
| ramily type <sup>1</sup>   |                     |                            |                       |             |
| Single-parent family with children                                     | 71.4                | 26.6                       | 2.0                   | 259         |
| Two-parent family with children  | 80.5                | 17.0                       | 2.5                   | 1,287       |
| Married couple, no children  | 83.4                | 14.6                       | 2.0                   | 1,281       |
| Single, no children  | 76.6                | 21.1                       | 2.3                   | 1,628       |
| Family income relative to the Federal Poverty Level (FPL) <sup>1</sup> |                     |                            |                       |             |
| Less than 150% FPL   | 68.2                | 28.2                       | 3.6                   | 830         |
| 150 to 299% FPL  | 72.3                | 25.0                       | 2.6                   | 846         |
| 300 to 499% FPL  | 81.4                | 15.9                       | 2.7                   | 1,139       |
| 500% FPL or more   | 88.4                | 10.7                       | 1.0                   | 1,640       |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.1-1: Uninsurance Rate for Children in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2010

|   | Percent Uninsured | Percent Ever       | Percent            |             |
|---|-------------------|--------------------|--------------------|-------------|
|   | at the Time of    | Uninsured in Prior | Uninsured for Full |             |
|   | Survey            | Year               | Year               | Sample size |
| Total population  | 0.2               | 1.1                | 0.0                | 640         |
| Age   |                   |                    |                    |             |
| Less than 6 years   | 0.8               | 1.2                | 0.0                | 175         |
| 6 to 13 years   | 0.0               | 1.2                | 0.0                | 260         |
| 14 to 18 years  | 0.0               | 0.8                | 0.0                | 205         |
| Gender  |                   |                    |                    |             |
| Male  | 0.0               | 0.4                | 0.0                | 332         |
| Female  | 0.4               | 1.9                | 0.0                | 308         |
| Race/Ethnicity  |                   |                    |                    |             |
| White, non-Hispanic   | 0.0               | 1.3                | 0.0                | 484         |
| Non-white, non-Hispanic                                     | 1.1               | 1.1                | 0.0                | 103         |
| Hispanic  | 0.0               | 0.0                | 0.0                | 53          |
| U.S. citizenship status                                     |                   |                    |                    |             |
| U.S. Citizens   | 0.2               | 1.0                | 0.0                | 620         |
| Years residing in Massachusetts                             |                   |                    |                    |             |
| Five years or less  | 0.0               | 0.8                | 0.0                | 96          |
| More than 5 years   | 0.3               | 1.0                | 0.0                | 523         |
| Health and Disability Status                                |                   |                    |                    |             |
| Good, very good or excellent AND                            |                   |                    |                    |             |
| no activity limitations due to health problems              | 0.2               | 1.2                | 0.0                | 564         |
| Fair or poor OR activity limitations due to health problems | 0.0               | 0.6                | 0.0                | 76          |
| Family type <sup>1</sup>                                    |                   |                    |                    |             |
| Single-parent family with children                          | 0.8               | 1.5                | 0.0                | 160         |
| Two-parent family with children                             | 0.0               | 0.9                | 0.0                | 479         |
| Family Income relative to the Federal Poverty Level (FPL)   |                   |                    |                    |             |
| Less than 150% FPL  | 0.0               | 0.6                | 0.0                | 115         |
| 150 to 299% FPL   | 1.1               | 1.5                | 0.0                | 118         |
| 300 to 499% FPL   | 0.0               | 1.1                | 0.0                | 190         |
| 500% FPL or more  | 0.0               | 1.1                | 0.0                | 217         |
| Highest educational attainment of adults in family          |                   |                    |                    |             |
| High school graduate or GED                                 | 0.0               | 1.1                | 0.0                | 216         |
| 4 year college degree or more                               | 0.4               | 1.2                | 0.0                | 378         |
| Work status of adults in family                             |                   |                    |                    |             |
| No workers in family  | 1.5               | 2.5                | 0.0                | 76          |
| One or more full-time workers                               | 0.0               | 0.9                | 0.0                | 475         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table B.2-1: Health Insurance Coverage of Children in Massachusetts, by Family Income, 2010

|   | Family In | come Less Than        | 300% FPL        | Family Income | e Between 300   | % and 500% FPL | F  |
|---|-----------|-----------------------|-----------------|---------------|-----------------|----------------|--|
|   | All       | Less than<br>150% FPL | 150-299%<br>FPL | All           | 300-399%<br>FPL | 400-499% FPL   | Family Income<br>At or Above<br>500% FPL |
| Total non-elderly adult population (thousands)                | 620       | 330                   | 290             | 440           | 230             | 210            | 500                                      |
| Total non-elderly adult population (percent)                  | 100.0     | 100.0                 | 100.0           | 100.0         | 100.0           | 100.0          | 100.0                                    |
| Any health insurance coverage                                 | 99.5      | 100.0                 | 98.9            | 100.0         | 100.0           | 100.0          | 100.0                                    |
| Uninsured   | 0.5       | 0.0                   | 1.1             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Among those with insurance, type of coverage                  |           |                       |                 |               |                 |                |  |
| 1. Medicare   | 3.1       | 4.9                   | 1.0             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Employer-sponsored insurance                                  | 48.3      | 28.9                  | 70.6            | 83.7          | 82.1            | 85.4           | 91.0                                     |
| MassHealth, CommCare, or CommChoice                           | 44.4      | 63.6                  | 22.4            | 9.4           | 7.9             | 11.1           | 2.3                                      |
| Non-group coverage  | 4.0       | 2.6                   | 5.5             | 5.8           | 7.9             | 3.4            | 5.9                                      |
| 5. Other health insurance                                     | 0.2       | 0.0                   | 0.4             | 1.1           | 2.1             | 0.0            | 0.9                                      |
| Ever uninsured in last 12 months                              | 1.0       | 0.6                   | 1.5             | 1.1           | 2.1             | 0.0            | 1.1                                      |
| Always insured in last 12 months                              | 97.1      | 95.9                  | 98.5            | 98.5          | 97.9            | 99.1           | 98.9                                     |
| Unknown   | 1.9       | 3.5                   | 0.0             | 0.4           | 0.0             | 0.9            | 0.0                                      |
| Always uninsured in last 12 months                            | 0.0       | 0.0                   | 0.0             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Ever insured in last 12 months                                | 100.0     | 100.0                 | 100.0           | 100.0         | 100.0           | 100.0          | 100.0                                    |
| Unknown   | 0.0       | 0.0                   | 0.0             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Number of months uninsured in last 12 months                  |           |                       |                 |               |                 |                |  |
| None  | 97.1      | 95.9                  | 98.5            | 98.5          | 97.9            | 99.1           | 98.9                                     |
| 1 to 5 months   | 0.7       | 0.0                   | 1.5             | 1.1           | 2.1             | 0.0            | 0.0                                      |
| 6 to 11 months  | 0.3       | 0.6                   | 0.0             | 0.0           | 0.0             | 0.0            | 1.1                                      |
| 12 months <sup>3</sup>  | 0.0       | 0.0                   | 0.0             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Unknown   | 1.9       | 3.5                   | 0.0             | 0.4           | 0.0             | 0.9            | 0.0                                      |
| Among those uninsured for 12 months, length of time uninsured |           |                       |                 |               |                 |                |  |
| Less than 2 years   |           |                       |                 |               |                 |                |  |
| 2 to 5 years  |           |                       |                 |               |                 |                |  |
| 5 years or more   |           |                       |                 |               |                 |                |  |
| Received any care through Free Care in last 12 months         | 0.0       | 0.0                   | 0.0             | 0.0           | 0.0             | 0.0            | 0.0                                      |
| Did not receive care through Free Care in last 12 months      | 98.9      | 97.9                  | 100.0           | 99.6          | 100.0           | 99.1           | 100.0                                    |
| Unknown   | 1.1       | 2.1                   | 0.0             | 0.4           | 0.0             | 0.9            | 0.0                                      |
| Sample size   | 233       | 115                   | 118             | 190           | 102             | 88             | 217                                      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

| Table B.2-2: Health Insurance Coverage of Children in Massachusetts, by Race/Ethnicity, 2010 |       |              |          |  |  |
|--|-------|--------------|----------|--|--|
|  | Non-l | Non-Hispanic |          |  |  |
|  | White | Non-white    | Hispanic |  |  |
| Total non-elderly adult population (thousands) <sup>1</sup>                                  | 1,080 | 300          | 180      |  |  |
| Total non-elderly adult population (percent)   | 100.0 | 100.0        | 100.0    |  |  |
| Any health insurance coverage  | 100.0 | 98.9         | 100.0    |  |  |
| Uninsured  | 0.0   | 1.1          | 0.0      |  |  |
| Among those with insurance, type of coverage <sup>2</sup>                                    |       |              |          |  |  |
| 1. Medicare  | 0.3   | 3.7          | 2.8      |  |  |
| 2. Employer-sponsored insurance  | 74.7  | 69.4         | 59.3     |  |  |
| 3. MassHealth, CommCare, or CommChoice   | 17.4  | 24.3         | 37.9     |  |  |
| 4. Non-group coverage  | 6.8   | 2.2          | 0.0      |  |  |
| 5. Other health insurance  | 0.8   | 0.4          | 0.0      |  |  |
| Ever uninsured in last 12 months   | 1.3   | 1.1          | 0.0      |  |  |
| Always insured in last 12 months   | 97.8  | 97.9         | 100.0    |  |  |
| Unknown  | 0.9   | 1.1          | 0.0      |  |  |
| Always uninsured in last 12 months   | 0.0   | 0.0          | 0.0      |  |  |
| Ever insured in last 12 months   | 100.0 | 100.0        | 100.0    |  |  |
| Unknown  | 0.0   | 0.0          | 0.0      |  |  |
| Number of months uninsured in last 12 months   |       |              |          |  |  |
| None   | 97.8  | 97.9         | 100.0    |  |  |
| 1 to 5 months  | 0.6   | 1.1          | 0.0      |  |  |
| 6 to 11 months   | 0.7   | 0.0          | 0.0      |  |  |
| 12 months <sup>3</sup>   | 0.0   | 0.0          | 0.0      |  |  |
| Unknown  | 0.9   | 1.1          | 0.0      |  |  |
| Among those uninsured for 12 months, length of time  |       |              |          |  |  |
| uninsured  |       |              |          |  |  |
| Less than 2 years  |       |              |          |  |  |
| 2 to 5 years   |       |              |          |  |  |
| 5 years or more  |       |              |          |  |  |
| Received any care through Free Care in last 12 months  | 0.0   | 0.0          | 0.0      |  |  |
| Did not receive care through Free Care in last 12 months                                     | 99.2  | 100.0        | 100.0    |  |  |
| Unknown  | 0.8   | 0.0          | 0.0      |  |  |
| Sample size  | 484   | 103          | 53       |  |  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%). <sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.2-3: Health Insurance Coverage of Children in Massachusetts, by Health and Disability Status, 2010

| Table B.2-3: Health Insurance Coverage of Children in Massa  | chusells, by Health and Dis | ability Status, 2010     |
|--|-----------------------------|--------------------------|
|  |                             |                          |
|  |                             |                          |
|  | Good, Very Good, or         |                          |
|  | Excellent Health AND No     | Fair or Poor Health OR   |
|  | Activity Limitations due    | Activity Limitations due |
|  | to Health Problems          | to Health Problems       |
| Total non-elderly adult population (thousands) <sup>1</sup>  | 1,350                       | 210                      |
| Total non-elderly adult population (modsands)                | 100.0                       | 100.0                    |
| Total non-elderly adult population (percent)                 | 100.0                       | 100.0                    |
| Any health insurance coverage                                | 99.8                        | 100.0                    |
| Uninsured  | 0.2                         | 0.0                      |
|  |                             |                          |
| Among those with insurance, type of coverage <sup>2</sup>    |                             |                          |
| 1. Medicare  | 0.8                         | 3.8                      |
| Employer-sponsored insurance                                 | 75.8                        | 46.7                     |
| MassHealth, CommCare, or CommChoice                          | 17.2                        | 46.2                     |
| 4. Non-group coverage  | 5.4                         | 3.4                      |
| 5. Other health insurance                                    | -                           | 0.0                      |
| 5. Other health insurance                                    | 0.8                         | 0.0                      |
| Ever uninsured in last 12 months                             | 1.2                         | 0.6                      |
| Always insured in last 12 months                             | 98.2                        | 97.2                     |
| Unknown  | 0.6                         | 2.2                      |
|  |                             |                          |
| Always uninsured in last 12 months                           | 0.0                         | 0.0                      |
| Ever insured in last 12 months                               | 100.0                       | 100.0                    |
| Unknown  | 0.0                         | 0.0                      |
| OTIKIOWIT  | 0.0                         | 0.0                      |
| Number of months uninsured in last 12 months                 |                             |                          |
| None   | 98.2                        | 97.2                     |
| 1 to 5 months  | 0.6                         | 0.6                      |
| 6 to 11 months   | 0.6                         | 0.0                      |
| 12 months <sup>3</sup>                                       | 0.0                         | 0.0                      |
|  |                             |                          |
| Unknown  | 0.6                         | 2.2                      |
| Among those uninsured for 12 months, length of time          |                             |                          |
| uninsured  |                             |                          |
| Less than 2 years  |                             | <del></del>              |
| 2 to 5 years   |                             |                          |
| 5 years or more  |                             |                          |
| J years or more  |                             | <del></del>              |
| Received any care through Free Care in last 12 months        | 0.0                         | 0.0                      |
| Did not receive care through Free Care in last 12 months     | 99.7                        | 97.8                     |
| Unknown  | 0.3                         | 2.2                      |
| Sample size  | 564                         | 76                       |
| Source: Urban Institute tabulations on the 2010 Massachusett |                             | · •                      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>&</sup>lt;sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table B.4-1: Health Care Access and Use for Children in Massachusetts, by Family Income, 2010

| Less than   1502-99%   A   300-399%   400-399%   FPL   5009%   5004   5000      | Table B.4-1: Health Care Access and Use for Children in Massachusetts | , by Family In | come, 2010 |          |       |          |       | 1                                 |
|--|---|----------------|------------|----------|-------|----------|-------|-----------------------------------|
| Less than   150-299%   All   300-399%   Al0-499%   Al0-499%   All   150% FPL   FPL   FPL   FPL   500%   Total population (thousands)   100.0   |   | Family Inc     |            |          |       |          |       | Family                            |
| Total population (percent)  100.0 110.0 11 |   |                | Less than  | 150-299% | All   | 300-399% |       | Income At<br>or Above<br>500% FPL |
| Has a usual source of care (excluding ER)  Emergency room visits in last 12 months  Any emergency room visits in last 12 months  Any emergency room visit (  | Total population (thousands) <sup>1</sup>                             | 620            | 330        | 290      | 440   |          | 210   | 500                               |
| Emergency room visits in last 12 months Any emergency room visit Before your visit on the street of the street o | Total population (percent)  | 100.0          | 100.0      | 100.0    | 100.0 | 100.0    | 100.0 | 100.0                             |
| Any emergency room visit Multiple emergency room visits Emergency room visits 13.7 18.2 8.6 11.4 15.0 7.5 7.0 Emergency room visit for non-emergency condition 12.8 12.6 13.0 11.2 16.9 4.8 9.0 Hospital stay in last 12 months 5.9 7.9 3.6 5.3 6.9 3.5 4.5 Any visit to a doctor (including specialists) in last 12 months 91.2 90.9 91.5 94.4 91.9 97.2 97.8  Visit to a general doctor in last 12 months Any doctor visits 90.3 90.1 90.5 93.8 91.9 95.9 97.5 Multiple doctor visits 73.9 73.3 74.7 72.5 68.9 76.4 82.7 Doctor visit for preventive care 88.5 87.2 90.1 88.3 85.2 91.7 94.4 Any specialist visits in last 12 months 28.6 30.6 26.3 32.6 30.3 35.1 39.7  Any dental care visits in the last year 78.5 77.1 80.0 76.3 81.8 70.2 81.0  Took one or more prescription drugs in last 12 months 5.3.4 51.8 55.3 53.1 51.1 55.4 56.5  Any unmet need for health care because of cost 14.2 10.2 18.7 11.4 14.5 8.0 6.0  Unmet need for specialist care 2.4 2.3 2.4 1.6 1.5 1.8 1.8  Unmet need for specialist care 4.9 5.1 4.8 2.6 3.3 1.8 2.3  Unmet need for doctor care 4.9 5.1 4.8 2.6 3.3 1.8 2.3  Unmet need for doctor care 9.9 5.5 12.7 8.4 11.9 4.6 2.2  Did not fill a prescription for medicine 5.9 5.6 6.4 2.9 4.1 1.6 2.5  Any difficulties getting health care 10.5 12.8 8.0 7.3 6.4 8.3 10.5  Out of pocket health care costs in last 12 months  Less than \$200  34.8 51.7 15.6 16.0 10.3 22.3 14.5  S200 to \$499  11.9 8.9 15.3 22.9 28.9 18.5  12.2 28.3 21.2 23.8 18.4 17.3  \$500 to \$999  11.9 8.9 15.3 22.9 28.9 18.5  \$5.00 or more 4.1 0.8 7.8 6.0 4.7 7.5 7.5  Unknown  8.6 10.2 6.8 4.5 6.3 2.4 0.7  | Has a usual source of care (excluding ER)                             | 94.1           | 94.3       | 93.8     | 98.0  | 98.2     | 97.7  | 98.9                              |
| Multiple emergency room visits   13.7   18.2   8.6   11.4   15.0   7.5   7.0   | Emergency room visits in last 12 months                               |                |            |          |       |          |       |                                   |
| Emergency room visit for non-emergency condition   12.8   12.6   13.0   11.2   16.9   4.8   9.0  | Any emergency room visit  | 30.1           | 35.1       | 24.4     | 30.6  | 39.4     | 21.0  | 23.0                              |
| Hospital stay in last 12 months  | Multiple emergency room visits  | 13.7           | 18.2       | 8.6      | 11.4  | 15.0     | 7.5   | 7.0                               |
| Any visit to a doctor (including specialists) in last 12 months  Visit to a general doctor in last 12 months  Any doctor visits  Multiple doctor visits  Doctor visit for preventive care  Any specialist visits in last 12 months  Any specialist visits in last 12 months  Any dental care visits in the last year  Took one or more prescription drugs in last 12 months  Any unmet need for health care because of cost  Unmet need for doctor care  Unmet need for doctor care  Unmet need for gepicalist care  Unmet need for prescription for medicine  Any difficulties getting health care  Unable to get appointment when needd  10.5  22.7  32.8  32.6  33.0  32.6  30.3  35.1  39.7  39.7  30.0  30.3  35.1  39.7  39.7  39.7  30.0  30.3  35.1  39.7  39.7  39.7  30.0  30.3  35.1  39.7  39.7  39.7  30.0  30.3  35.1  39.7  39.7  39.7  30.0  30.3  35.1  39.7  39.7  30.0  30.3  35.1  39.7  39.7  39.7  30.0  30.3  35.1  39.7  39.7  30.0  30.3  35.1  30.3  30.3  30.1  30.3  30.1  30.3  30.1  30.0  30.3  30.1  30.1  30.0  30.3  30.1  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.1  30.0  30.3  30.1  30.0  30.3  30.1  30.1  30.0  30.1  30.1  30.1  30.1  30.0  30.1  30.1  | Emergency room visit for non-emergency condition                      | 12.8           | 12.6       | 13.0     | 11.2  | 16.9     | 4.8   | 9.0                               |
| Visit to a general doctor in last 12 months Any doctor visits Multiple doctor visits Doctor visits 73.9 73.3 74.7 72.5 68.9 76.4 82.7 Doctor visit for preventive care 88.5 87.2 90.1 88.3 85.2 91.7 94.4 Any specialist visits in last 12 months 28.6 30.6 26.3 32.6 30.3 35.1 39.7 Any dental care visits in the last year 78.5 77.1 80.0 76.3 81.8 70.2 81.0 Took one or more prescription drugs in last 12 months 53.4 51.8 55.3 53.1 51.1 55.4 56.8 Any unmet need for health care because of cost Unmet need for doctor care 14.2 10.2 18.7 11.4 14.5 8.0 6.0 Unmet need for doctor care 2.4 2.3 2.4 1.6 1.5 1.8 1.8 Unmet need for dental care Unmet need for doctor care 4.9 5.1 4.8 2.6 3.3 1.8 2.3 Unmet need for doctor care 2.9 5.5 12.7 8.4 11.9 4.6 2.2 Did not fill a prescription for medicine 5.9 5.6 6.4 2.9 4.1 1.6 2.5  Any difficulties getting health care 18.6 22.7 13.9 11.9 11.1 12.8 13.7 Unable to get appointment when needed 10.5 12.8 8.0 7.3 6.4 8.3 10.5 Doctor's office/clinic din daccept health insurance 2.9 9.7 7.9 3.5 5.5 1.3 2.5 Doctor's office/clinic in ot accept health insurance 2.9 9.7 7.9 3.5 5.5 5.1 5.6 4.5 3.5  Out of pocket health care costs in last 12 months Less than \$200 2.29 18.2 28.3 21.2 23.8 18.4 17.3 \$500 to \$999 12.2 8.6 16.2 21.7 18.1 25.7 25.1 \$1,000 to \$2.999 11.9 8.9 15.3 22.9 26.9 18.5 21.2 \$3,000 to \$4.999 5.6 1.8 9.9 7.6 9.9 5.1 13.8 \$5,000 or more 4.1 0.8 7.8 6.0 4.7 7.5 7.5 Unknown 8.6 10.2 6.8 4.5 6.3 2.4 0.7   | Hospital stay in last 12 months                                       | 5.9            | 7.9        | 3.6      | 5.3   | 6.9      | 3.5   | 4.5                               |
| Any doctor visits  | Any visit to a doctor (including specialists) in last 12 months       | 91.2           | 90.9       | 91.5     | 94.4  | 91.9     | 97.2  | 97.8                              |
| Multiple doctor visits Doctor visit for preventive care 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 87.2 90.1 88.3 85.2 91.7 94.4 82.7 88.5 85.3 32.6 30.3 35.1 39.7 89.5 89.5 89.5 89.5 89.5 89.5 89.5 89.5  | Visit to a general doctor in last 12 months                           |                |            |          |       |          |       |                                   |
| Doctor visit for preventive care   | Any doctor visits   | 90.3           | 90.1       | 90.5     | 93.8  | 91.9     | 95.9  | 97.5                              |
| Any specialist visits in last 12 months  28.6 30.6 26.3 32.6 30.3 35.1 39.7  Any dental care visits in the last year  78.5 77.1 80.0 76.3 81.8 70.2 81.0  Took one or more prescription drugs in last 12 months  53.4 51.8 55.3 53.1 51.1 55.4 56.5  Any unmet need for health care because of cost  14.2 10.2 18.7 11.4 14.5 8.0 6.0  Unmet need for specialist care  2.4 2.3 2.4 1.6 1.5 1.8 1.8  Unmet need for specialist care  4.9 5.1 4.8 2.6 3.3 1.8 2.3  Unmet need for dental care  B.9 5.5 12.7 8.4 11.9 4.6 2.2  Did not fill a prescription for medicine  5.9 5.6 6.4 2.9 4.1 1.6 2.5  Any difficulties getting health care  Unable to get appointment when needed  Doctor's office/clinic did not accept health insurance  B.9 9.7 7.9 3.5 5.5 1.3 2.5  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accept health insurance  B.9 9.7 7.9 3.5 5.5 1.3 2.5  Out of pocket health care costs in last 12 months  Less than \$200  \$2.9 18.2 28.3 21.2 23.8 18.4 17.3  \$500 to \$999  \$11.9 8.9 15.3 22.9 26.9 18.5 21.2  \$3,000 to \$4.999  \$5,000 or more  4.1 0.8 7.8 6.0 4.7 7.5 7.5  Unknown  | Multiple doctor visits  | 73.9           | 73.3       | 74.7     | 72.5  | 68.9     | 76.4  | 82.7                              |
| Any dental care visits in the last year  78.5 77.1 80.0 76.3 81.8 70.2 81.0  Took one or more prescription drugs in last 12 months  53.4 51.8 55.3 53.1 51.1 55.4 56.5  Any unmet need for health care because of cost  Unmet need for doctor care  2.4 2.3 2.4 1.6 1.5 1.8 1.8  Unmet need for specialist care  4.9 5.1 4.8 2.6 3.3 1.8 2.3  Unmet need for dental care  8.9 5.5 12.7 8.4 11.9 4.6 2.2  Did not fill a prescription for medicine  5.9 5.6 6.4 2.9 4.1 1.6 2.5  Any difficulties getting health care  18.6 22.7 13.9 11.9 11.1 12.8 13.7  Unable to get appointment when needed  10.5 12.8 8.0 7.3 6.4 8.3 10.5  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  6.8 7.9 5.5 5.1 5.6 4.5 3.5  Out of pocket health care costs in last 12 months  Less than \$200  34.8 51.7 15.6 16.0 10.3 22.3 14.5  \$20.9 \$20.0 to \$49.9  \$22.9 18.2 28.3 21.2 23.8 18.4 17.3  \$500 to \$9.99  \$11.9 8.9 15.3 22.9 26.9 18.5 21.2  \$3,000 to \$4,999  5.6 1.8 9.9 7.6 9.9 5.1 13.8  \$50.00 or more  4.1 0.8 7.8 6.0 4.7 7.5 7.5  Unknown  | Doctor visit for preventive care                                      | 88.5           | 87.2       | 90.1     | 88.3  | 85.2     | 91.7  | 94.4                              |
| Took one or more prescription drugs in last 12 months  53.4 51.8 55.3 53.1 51.1 55.4 56.5  Any unmet need for health care because of cost  Unmet need for doctor care  2.4 2.3 2.4 1.6 1.5 1.8 1.8  Unmet need for specialist care  Unmet need for specialist care  Unmet need for dental care  Unmet need for dental care  Unmet need for dental care  Under the the care the the care the latter than the needed  10.5 12.8 8.0 7.3 6.4 8.3 10.9  Doctor's office/clinic did not accept health insurance  B.9 9.7 7.9 3.5 5.5 1.3 2.5  Doctor's office/clinic not accepting new patients  Under the dental care costs in last 12 months  Less than \$200  34.8 51.7 15.6 16.0 10.3 22.3 14.5  \$200 to \$499  22.9 18.2 28.3 21.2 23.8 18.4 17.3  \$500 to \$999  12.2 8.6 16.2 21.7 18.1 25.7 25.1  \$1.000 to \$2,999  11.9 8.9 15.3 22.9 26.9 18.5 21.2  \$3,000 to \$4,999  \$5.6 1.8 9.9 7.6 9.9 5.1 13.8  \$5.000 or more  4.1 0.8 7.8 6.0 4.7 7.5 7.5  Unknown  8.6 10.2 6.8 4.5 6.3 2.4 0.7  | Any specialist visits in last 12 months                               | 28.6           | 30.6       | 26.3     | 32.6  | 30.3     | 35.1  | 39.7                              |
| Any unmet need for health care because of cost  Unmet need for doctor care  2.4 2.3 2.4 1.6 1.5 1.8 1.8  Unmet need for specialist care  4.9 5.1 4.8 2.6 3.3 1.8 2.3  Unmet need for dental care  B.9 5.5 12.7 8.4 11.9 4.6 2.2  Did not fill a prescription for medicine  18.6 22.7 13.9 11.9 11.1 12.8 13.7  Unable to get appointment when needed  Unable to get appointment when needed  10.5 12.8 8.0 7.3 6.4 8.3 10.5  Doctor's office/clinic did not accept health insurance  B.9 9.7 7.9 3.5 5.5 1.3 2.5  Doctor's office/clinic not accepting new patients  Cut of pocket health care costs in last 12 months  Less than \$200  \$200 to \$499  \$22.9 18.2 28.3 21.2 23.8 18.4 17.3  \$500 to \$999  \$12.2 8.6 16.2 21.7 18.1 25.7 25.1  \$1.00 to \$2,999  \$11.9 8.9 15.3 22.9 26.9 18.5 21.2  \$3,000 to \$4,999  \$5,000 or more  4.1 0.8 7.8 6.0 4.7 7.5 7.5  \$1.5 0.7  | Any dental care visits in the last year                               | 78.5           | 77.1       | 80.0     | 76.3  | 81.8     | 70.2  | 81.0                              |
| Unmet need for doctor care       2.4       2.3       2.4       1.6       1.5       1.8       1.8         Unmet need for specialist care       4.9       5.1       4.8       2.6       3.3       1.8       2.3         Unmet need for dental care       8.9       5.5       12.7       8.4       11.9       4.6       2.2         Did not fill a prescription for medicine       5.9       5.6       6.4       2.9       4.1       1.6       2.5         Any difficulties getting health care       18.6       22.7       13.9       11.9       11.1       12.8       13.7         Unable to get appointment when needed       10.5       12.8       8.0       7.3       6.4       8.3       10.5         Doctor's office/clinic did not accept health insurance       8.9       9.7       7.9       3.5       5.5       1.3       2.5         Doctor's office/clinic not accepting new patients       6.8       7.9       5.5       5.1       5.6       4.5       3.5         Out of pocket health care costs in last 12 months       1.8       1.8       1.7       15.6       16.0       10.3       22.3       14.5         \$200 to \$499       22.9       18.2       28.3       21.2       23.8   | Took one or more prescription drugs in last 12 months                 | 53.4           | 51.8       | 55.3     | 53.1  | 51.1     | 55.4  | 56.5                              |
| Unmet need for specialist care Unmet need for dental care Did not fill a prescription for medicine  Any difficulties getting health care Unable to get appointment when needed Doctor's office/clinic did not accept health insurance Doctor's office/clinic not accepting new patients  Dott of pocket health care costs in last 12 months  Less than \$200 \$200 to \$499 \$200 to \$499 \$1,000 to \$2,999 \$1,000 to \$2,999 \$3,000 to \$4,999 \$5,000 or more Unknown  4.9  5.1  4.8  5.1  4.8  5.5  12.7  8.4  11.9  4.6  2.2  3.3  1.8  2.3  4.6  4.6  2.2  13.9  11.9  11.1  12.8  13.7  15.8  8.0  7.3  6.4  8.3  10.9  10.5  12.8  8.0  7.3  6.4  8.3  10.9  10.5  12.8  8.0  7.9  3.5  5.5  1.3  2.5  6.8  7.9  5.5  5.1  5.6  4.5  3.5   3.5   Cut of pocket health care costs in last 12 months  Less than \$200  \$4.8  \$51.7  \$15.6  \$16.0  \$10.3  \$22.3  \$14.5  \$500 to \$999  \$11.9  \$9.9  \$15.3  \$22.9  \$28.3  \$21.2  \$23.8  \$18.4  \$17.3  \$500 to \$999  \$11.9  \$9.9  \$15.3  \$22.9  \$6.9  \$15.3  \$22.9  \$6.9  \$15.3  \$22.9  \$6.9  \$15.3  \$22.9  \$6.0  \$4.7  \$7.5  \$7.5  Unknown  | Any unmet need for health care because of cost                        | 14.2           | 10.2       | 18.7     | 11.4  | 14.5     | 8.0   | 6.0                               |
| Unmet need for dental care Did not fill a prescription for medicine  8.9 5.5 12.7 8.4 11.9 4.6 2.2 5.9 5.6 6.4 2.9 4.1 1.6 2.5  Any difficulties getting health care Unable to get appointment when needed Doctor's office/clinic did not accept health insurance Doctor's office/clinic not accepting new patients  8.9 9.7 7.9 3.5 5.5 1.3 2.5  Doctor's office/clinic not accepting new patients  6.8 7.9 5.5 5.1 5.6 4.5 3.5  Out of pocket health care costs in last 12 months Less than \$200 \$2.9 18.2 28.3 21.2 23.8 18.4 17.3 \$500 to \$499 \$2.9 18.2 28.3 21.2 23.8 18.4 17.3 \$500 to \$999 \$1.000 to \$2,999 \$1.000 to \$2,999 \$1.000 to \$4,999 \$1.000 to \$4,999 \$5,000 or more Unknown  8.6 10.2 6.8 4.5 6.3 2.4 0.7  | Unmet need for doctor care  | 2.4            | 2.3        | 2.4      | 1.6   | 1.5      | 1.8   | 1.8                               |
| Did not fill a prescription for medicine   5.9   5.6   6.4   2.9   4.1   1.6   2.5   | Unmet need for specialist care  | 4.9            | 5.1        | 4.8      | 2.6   | 3.3      | 1.8   | 2.3                               |
| Any difficulties getting health care  Unable to get appointment when needed  Doctor's office/clinic did not accept health insurance  Doctor's office/clinic not accepting new patients  Eless than \$200  \$200 to \$499  \$22.9 18.2 28.3 21.2 23.8 18.4 17.3 \$500 to \$999  \$1,000 to \$2,999  \$3,000 to \$4,999  \$3,000 to \$4,999  \$5,000 or more  Unknown  18.6 22.7 13.9 11.9 11.1 12.8 13.7 15.6 16.0 10.3 2.5 12.5 12.5 12.5 12.5 12.5 12.5 12.5  | Unmet need for dental care  | 8.9            | 5.5        | 12.7     | 8.4   | 11.9     | 4.6   | 2.2                               |
| Unable to get appointment when needed       10.5       12.8       8.0       7.3       6.4       8.3       10.5         Doctor's office/clinic did not accept health insurance       8.9       9.7       7.9       3.5       5.5       1.3       2.5         Doctor's office/clinic not accepting new patients       6.8       7.9       5.5       5.1       5.6       4.5       3.5         Out of pocket health care costs in last 12 months       20.0       34.8       51.7       15.6       16.0       10.3       22.3       14.5         \$200 to \$499       22.9       18.2       28.3       21.2       23.8       18.4       17.3         \$500 to \$999       12.2       8.6       16.2       21.7       18.1       25.7       25.1         \$1,000 to \$2,999       11.9       8.9       15.3       22.9       26.9       18.5       21.2         \$3,000 to \$4,999       5.6       1.8       9.9       7.6       9.9       5.1       13.8         \$5,000 or more       4.1       0.8       7.8       6.0       4.7       7.5       7.5         Unknown       8.6       10.2       6.8       4.5       6.3       2.4       0.7   | Did not fill a prescription for medicine                              | 5.9            | 5.6        | 6.4      | 2.9   | 4.1      | 1.6   | 2.5                               |
| Doctor's office/clinic did not accept health insurance   8.9   9.7   7.9   3.5   5.5   1.3   2.5   | Any difficulties getting health care                                  | 18.6           | 22.7       | 13.9     | 11.9  | 11.1     | 12.8  | 13.7                              |
| Doctor's office/clinic not accepting new patients       6.8       7.9       5.5       5.1       5.6       4.5       3.5         Out of pocket health care costs in last 12 months       34.8       51.7       15.6       16.0       10.3       22.3       14.5         \$200 to \$499       22.9       18.2       28.3       21.2       23.8       18.4       17.3         \$500 to \$999       12.2       8.6       16.2       21.7       18.1       25.7       25.1         \$1,000 to \$2,999       11.9       8.9       15.3       22.9       26.9       18.5       21.2         \$3,000 to \$4,999       5.6       1.8       9.9       7.6       9.9       5.1       13.6         \$5,000 or more       4.1       0.8       7.8       6.0       4.7       7.5       7.5         Unknown       8.6       10.2       6.8       4.5       6.3       2.4       0.7  | Unable to get appointment when needed                                 | 10.5           | 12.8       | 8.0      | 7.3   | 6.4      | 8.3   | 10.9                              |
| Out of pocket health care costs in last 12 months  Less than \$200 \$200 to \$499 \$22.9 \$18.2 \$28.3 \$21.2 \$23.8 \$18.4 \$17.3 \$500 to \$999 \$12.2 \$8.6 \$16.2 \$21.7 \$18.1 \$25.7 \$25.1 \$1,000 to \$2,999 \$11.9 \$8.9 \$15.3 \$22.9 \$26.9 \$18.5 \$21.2 \$3,000 to \$4,999 \$5,000 or more \$4.1 \$0.8 \$7.8 \$6.0 \$4.7 \$7.5 \$7.5 Unknown \$8.6 \$10.2 \$6.8 \$4.5 \$6.3 \$2.4 \$0.7   | Doctor's office/clinic did not accept health insurance                | 8.9            | 9.7        | 7.9      | 3.5   | 5.5      | 1.3   | 2.5                               |
| Less than \$200       34.8       51.7       15.6       16.0       10.3       22.3       14.5         \$200 to \$499       22.9       18.2       28.3       21.2       23.8       18.4       17.3         \$500 to \$999       12.2       8.6       16.2       21.7       18.1       25.7       25.1         \$1,000 to \$2,999       11.9       8.9       15.3       22.9       26.9       18.5       21.2         \$3,000 to \$4,999       5.6       1.8       9.9       7.6       9.9       5.1       13.6         \$5,000 or more       4.1       0.8       7.8       6.0       4.7       7.5       7.5         Unknown       8.6       10.2       6.8       4.5       6.3       2.4       0.7  | Doctor's office/clinic not accepting new patients                     | 6.8            | 7.9        | 5.5      | 5.1   | 5.6      | 4.5   | 3.5                               |
| \$200 to \$499   | Out of pocket health care costs in last 12 months                     |                |            |          |       |          |       |                                   |
| \$500 to \$999   | Less than \$200   | 34.8           | 51.7       | 15.6     | 16.0  | 10.3     | 22.3  | 14.5                              |
| \$1,000 to \$2,999  \$1,000 to \$2,999  \$1,000 to \$2,999  \$1,000 to \$4,999  \$5,60   | \$200 to \$499  | 22.9           | 18.2       | 28.3     | 21.2  | 23.8     | 18.4  | 17.3                              |
| \$3,000 to \$4,999   | \$500 to \$999  | 12.2           | 8.6        | 16.2     | 21.7  | 18.1     | 25.7  | 25.1                              |
| \$5,000 or more 4.1 0.8 7.8 6.0 4.7 7.5 7.5 Unknown 8.6 10.2 6.8 4.5 6.3 2.4 0.7   | \$1,000 to \$2,999  | 11.9           | 8.9        | 15.3     | 22.9  | 26.9     | 18.5  | 21.2                              |
| Unknown 8.6 10.2 6.8 4.5 6.3 2.4 0.7   | \$3,000 to \$4,999  | 5.6            | 1.8        | 9.9      | 7.6   | 9.9      | 5.1   | 13.8                              |
|  | \$5,000 or more   | 4.1            | 0.8        | 7.8      | 6.0   | 4.7      | 7.5   | 7.5                               |
| Any problems paying medical bills in past 12 months 28.5 23.4 34.2 23.0 26.2 19.4 8.5  | Unknown   | 8.6            | 10.2       | 6.8      | 4.5   | 6.3      | 2.4   | 0.7                               |
|  | Any problems paying medical bills in past 12 months                   | 28.5           | 23.4       | 34.2     | 23.0  | 26.2     | 19.4  | 8.5                               |
| Sample size 233 115 118 190 102 88 217   |   | _              |            |          |       |          |       | 217                               |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-2: Health Care Access and Use for Children in Massachusetts, by Race/Ethnicity, 2010

|   | Non-  | Non-Hispanic |          |
|---|-------|--------------|----------|
|   | White | Non-white    | Hispanic |
| Total population (thousands) <sup>1</sup>                       | 1,080 | 300          | 180      |
| Total population (percent)                                      | 100.0 | 100.0        | 100.0    |
| Has a usual source of care (excluding ER)                       | 97.2  | 96.0         | 94.6     |
| Emergency room visits in last 12 months                         |       |              |          |
| Any emergency room visit  | 25.1  | 31.4         | 39.4     |
| Multiple emergency room visits                                  | 9.0   | 13.3         | 18.6     |
| Emergency room visit for non-emergency condition                | 8.6   | 17.5         | 15.4     |
| Hospital stay in last 12 months                                 | 4.6   | 6.3          | 7.4      |
| Any visit to a doctor (including specialists) in last 12 months | 96.1  | 89.5         | 91.0     |
| Visit to a general doctor in last 12 months                     |       |              |          |
| Any doctor visits   | 95.4  | 89.5         | 89.5     |
| Multiple doctor visits  | 79.2  | 68.6         | 71.9     |
| Doctor visit for preventive care                                | 91.8  | 85.7         | 89.5     |
| Any specialist visits in last 12 months                         | 35.7  | 23.9         | 34.1     |
| Any dental care visits in the last year                         | 78.5  | 78.2         | 80.6     |
| Took one or more prescription drugs in last 12 months           | 57.0  | 46.8         | 51.1     |
| Any unmet need for health care because of cost                  | 11.9  | 6.8          | 11.3     |
| Unmet need for doctor care                                      | 1.7   | 2.4          | 2.7      |
| Unmet need for specialist care                                  | 2.2   | 5.6          | 6.9      |
| Unmet need for dental care                                      | 7.9   | 3.6          | 4.3      |
| Did not fill a prescription for medicine                        | 3.5   | 2.4          | 9.9      |
| Any difficulties getting health care                            | 14.7  | 18.9         | 11.5     |
| Unable to get appointment when needed                           | 9.0   | 14.5         | 6.5      |
| Doctor's office/clinic did not accept health insurance          | 5.6   | 5.4          | 3.6      |
| Doctor's office/clinic not accepting new patients               | 6.4   | 2.0          | 4.1      |
| Out of pocket health care costs in last 12 months               |       |              |          |
| Less than \$200   | 17.7  | 27.1         | 48.0     |
| \$200 to \$499  | 22.1  | 19.3         | 14.1     |
| \$500 to \$999  | 18.8  | 19.9         | 18.3     |
| \$1,000 to \$2,999  | 20.2  | 12.8         | 12.8     |
| \$3,000 to \$4,999  | 10.2  | 7.9          | 1.7      |
| \$5,000 or more   | 6.5   | 4.5          | 2.9      |
| Unknown   | 4.4   | 8.5          | 2.2      |
| Any problems paying medical bills in past 12 months             | 21.8  | 14.7         | 23.3     |
| Sample size   | 484   | 103          | 53       |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. 

¹Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table B.4-3: Health Care Access and Use for Children in Massachusetts, by Health and Disability Status, 2010.

| Table B.4-3: Health Care Access and Use for Children in Massachus | setts, by Health and Disability Statu          | s, 2010                |
|---|--|------------------------|
|   | Cood Van Cood -                                |                        |
|   | Good, Very Good, or<br>Excellent Health AND No | Fair or Poor Health OR |
|   | Activity Limitations due to                    |                        |
|   |  | •                      |
| <del>-</del>  | Health Problems                                | Health Problems        |
| Total population (thousands) <sup>1</sup>                         | 1,350  | 210                    |
| Total population (percent)  | 100.0  | 100.0                  |
| Has a usual source of care (excluding ER)                         | 97.0   | 94.7                   |
| Emergency room visits in last 12 months                           |  |                        |
| Any emergency room visit  | 25.4   | 44.8                   |
| Multiple emergency room visits                                    | 9.3  | 21.3                   |
| Emergency room visit for non-emergency condition                  | 10.4   | 16.0                   |
| Hospital stay in last 12 months                                   | 5.0  | 7.0                    |
| Any visit to a doctor (including specialists) in last 12 months   | 94.1   | 94.7                   |
| Visit to a general doctor in last 12 months                       |  |                        |
| Any doctor visits   | 93.6   | 93.3                   |
| Multiple doctor visits  | 75.2   | 83.9                   |
| Doctor visit for preventive care                                  | 90.9   | 86.7                   |
| Any specialist visits in last 12 months                           | 28.0   | 67.5                   |
| Any dental care visits in the last year                           | 78.5   | 79.6                   |
| Took one or more prescription drugs in last 12 months             | 50.4   | 80.2                   |
| Any unmet need for health care because of cost                    | 9.5  | 19.6                   |
| Unmet need for doctor care  | 1.4  | 5.6                    |
| Unmet need for specialist care                                    | 2.6  | 8.5                    |
| Unmet need for dental care  | 6.6  | 7.0                    |
| Did not fill a prescription for medicine                          | 2.9  | 11.5                   |
| Any difficulties getting health care                              | 12.4   | 32.8                   |
| Unable to get appointment when needed                             | 8.0  | 21.3                   |
| Doctor's office/clinic did not accept health insurance            | 3.8  | 15.6                   |
| Doctor's office/clinic not accepting new patients                 | 3.6  | 16.1                   |
| Out of pocket health care costs in last 12 months                 |  |                        |
| Less than \$200   | 22.3   | 28.1                   |
| \$200 to \$499  | 21.4   | 15.7                   |
| \$500 to \$999  | 19.8   | 13.7                   |
| \$1,000 to \$2,999  | 16.9   | 24.5                   |
| \$3,000 to \$4,999  | 8.4  | 11.5                   |
| \$5,000 or more   | 6.2  | 2.8                    |
| Unknown   | 5.1  | 3.8                    |
|   | 0.1  | 5.0                    |
| Any problems paying medical bills in past 12 months               | 17.6   | 39.8                   |
| Sample size   | 564  | 76                     |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)
Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.1-1: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Demographic, Health and Socioeconomic Characteristics, 2010

| Table C.1-1: Uninsurance Rate for Non-elderly Adults in Massachuse | tts, by Demographic, Healt              | h and Socioeconom                          | ic Characteristics, 20                | )10         |
|--|---|--|---------------------------------------|-------------|
|  | Percent Uninsured at the Time of Survey | Percent Ever<br>Uninsured in Prior<br>Year | Percent<br>Uninsured for Full<br>Year | Sample size |
| Total population   | 2.9                                     | 5.7  | 1.4                                   | 2,836       |
| Ago  |   |  |                                       |             |
| Age 19 to 25 years   | 5.0                                     | 10.9                                       | 3.8                                   | 229         |
|  |   |  |                                       |             |
| 26 to 44 years   | 2.9                                     | 6.3  | 1.0                                   | 985         |
| 45 to 64 years   | 2.1                                     | 3.6  | 1.0                                   | 1,622       |
| Gender   |   |  |                                       |             |
| Male   | 4.3                                     | 7.1  | 2.1                                   | 1,289       |
| Female   | 1.5                                     | 4.4  | 0.7                                   | 1,547       |
| Race/Ethnicity   |   |  |                                       |             |
| White, non-Hispanic  | 2.6                                     | 4.9  | 1.3                                   | 2,446       |
| Black, non-Hispanic  | 2.5                                     | 9.9  | 2.0                                   | 94          |
| Asian, non-Hispanic  | 2.3                                     | 6.5  | 0.0                                   | 113         |
|  |   |  |                                       |             |
| Other/multiple races, non-Hispanic                                 | 0.0<br>7.3                              | 8.9  | 0.0<br>3.5                            | 64          |
| Hispanic   | 7.3                                     | 10.3                                       | 3.5                                   | 119         |
| U.S. citizen   |   |  |                                       |             |
| Yes  | 2.8                                     | 5.4  | 1.3                                   | 2,662       |
| No   | 3.6                                     | 8.5  | 2.3                                   | 99          |
| Years residing in Massachusetts                                    |   |  |                                       |             |
| Five years or less   | 2.1                                     | 6.8  | 0.7                                   | 265         |
| More than 5 years  | 2.9                                     | 5.5  | 1.4                                   | 2,468       |
| Health Status  |   |  |                                       |             |
| Good, very good or excellent                                       | 2.7                                     | 5.5  | 1.3                                   | 2,483       |
| Fair or poor   | 4.2                                     | 7.1  | 2.1                                   | 353         |
|  | 7.2                                     | 7.1  | 2.1                                   | 333         |
| Activities are limited by health problem                           |   |  |                                       |             |
| Yes  | 4.1                                     | 7.5  | 1.7                                   | 607         |
| No   | 2.6                                     | 5.3  | 1.3                                   | 2,229       |
| Family type <sup>1</sup>   |   |  |                                       |             |
| Single-parent family with children                                 | 1.0                                     | 2.7  | 1.0                                   | 98          |
| Two-parent family with children                                    | 1.4                                     | 3.3  | 0.5                                   | 765         |
| Married couple, no children  | 2.8                                     | 5.2  | 1.1                                   | 849         |
| Single individual, no children                                     | 4.8                                     | 9.2  | 2.6                                   | 1,124       |
| For the least and relative to the Forderst Boundaries (FDL)        |   |  |                                       |             |
| Family Income relative to the Federal Poverty Level (FPL)          | 0.0                                     | 40.4                                       | 0.4                                   | 400         |
| Less than 150% FPL   | 6.2                                     | 12.4                                       | 3.1                                   | 488         |
| 150 to 299% FPL  | 5.1                                     | 11.5                                       | 2.7                                   | 424         |
| 300 to 499% FPL  | 2.1                                     | 3.6  | 0.7                                   | 724         |
| 500% FPL or more   | 0.6                                     | 1.1  | 0.3                                   | 1,200       |
| Highest educational attainment of adults in family                 |   |  |                                       |             |
| Less than high school  | 9.5                                     | 13.6                                       | 6.1                                   | 68          |
| High school graduate or GED  | 4.9                                     | 9.4  | 2.3                                   | 1,086       |
| 4 year college degree or more                                      | 1.1                                     | 2.8  | 0.5                                   | 1,643       |
| Work status of adults in family                                    |   |  |                                       |             |
| No workers in family   | 6.6                                     | 9.8  | 3.7                                   | 481         |
| Only part-time workers   | 4.2                                     | 9.7  | 1.0                                   | 237         |
| One or more full-time workers                                      | 1.8                                     | 4.2  | 0.9                                   | 1,978       |
| One of more rull time workers                                      | 1.0                                     | 7.2  | 0.0                                   | 1,010       |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

<sup>&</sup>lt;sup>1</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.1-2: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Education and Employment Status, 2010.

| Table C.1-2: Uninsurance Rate for Non-elderly Adults in Massachusetts, by Education and Employment Status, 2010 |                   |                    |            |                |  |  |  |  |
|---|-------------------|--------------------|------------|----------------|--|--|--|--|
|   | Percent Uninsured | Percent Ever       | Percent    |                |  |  |  |  |
|   | at the Time of    | Uninsured in Prior |            |                |  |  |  |  |
|   | Survey            | Year               | Year       | Sample size    |  |  |  |  |
| Total population (percent)  | 2.9               | 5.7                | 1.4        | 2,836          |  |  |  |  |
|   |                   |                    |            |                |  |  |  |  |
| Highest educational attainment  |                   |                    |            |                |  |  |  |  |
| Less than high school   | 8.5               | 15.9               | 5.3        | 92             |  |  |  |  |
| High school graduate or GED   | 4.1               | 8.2                | 1.9        | 1,264          |  |  |  |  |
| 4 year college degree or more   | 1.3               | 2.7                | 0.6        | 1,442          |  |  |  |  |
| Unknown   | 2.2               | 5.2                | 0.0        | 38             |  |  |  |  |
| Full-time student   |                   |                    |            |                |  |  |  |  |
| Yes   | 2.5               | 3.4                | 2.5        | 155            |  |  |  |  |
| No  | 2.9               | 5.9                | 1.3        | 2,645          |  |  |  |  |
| Unknown   | 0.0               | 5.2                | 0.0        | 36             |  |  |  |  |
| OTIKITOWIT  | 0.0               | 5.2                | 0.0        | 30             |  |  |  |  |
| Veteran of U.S. military  |                   |                    |            |                |  |  |  |  |
| Yes   | 1.9               | 5.8                | 0.0        | 198            |  |  |  |  |
| No  | 2.9               | 5.7                | 1.5        | 2,610          |  |  |  |  |
| Unknown   | 0.0               | 2.0                | 0.0        | 28             |  |  |  |  |
| Work status   |                   |                    |            |                |  |  |  |  |
| Not working   | 4.7               | 8.3                | 2.4        | 708            |  |  |  |  |
| Part-time work  | 3.0               | 6.9                | 0.7        | 356            |  |  |  |  |
| Full-time work  |                   |                    | 1.0        |                |  |  |  |  |
|   | 1.9               | 4.0                |            | 1,611          |  |  |  |  |
| Unknown   | 3.6               | 8.2                | 1.9        | 161            |  |  |  |  |
| Job tenure  |                   |                    |            |                |  |  |  |  |
| Not working   | 4.7               | 8.3                | 2.4        | 708            |  |  |  |  |
| Less than 12 months   | 4.5               | 12.5               | 1.8        | 206            |  |  |  |  |
| 12 months or more   | 1.7               | 3.6                | 0.8        | 1,795          |  |  |  |  |
| Unknown   | 4.9               | 7.4                | 2.5        | 127            |  |  |  |  |
| Firm size   |                   |                    |            |                |  |  |  |  |
| Not working   | 4.7               | 8.3                | 2.4        | 708            |  |  |  |  |
| Less than 10 employees  | 4.8               | 11.2               | 2.4        | 317            |  |  |  |  |
| 11 to 50 employees  | 4.6               | 7.4                | 1.7        | 195            |  |  |  |  |
| 51 to 100 employees   |                   |                    |            |                |  |  |  |  |
| · ·   | 2.6               | 3.3                | 2.6        | 176            |  |  |  |  |
| 101 to 500 employees  | 1.7               | 3.2                | 1.0        | 337            |  |  |  |  |
| 501 to 1000 employees   | 0.0               | 3.0                | 0.0        | 154            |  |  |  |  |
| 1000 employees or more  | 0.3               | 1.9                | 0.0        | 610            |  |  |  |  |
| Unknown   | 3.0               | 5.9                | 1.2        | 339            |  |  |  |  |
| Less than 51 employees  | 4.6               | 9.4                | 1.9        | 526            |  |  |  |  |
| 51 employees or more  | 1.1               | 2.8                | 0.6        | 1,447          |  |  |  |  |
| Unknown   | 4.4               | 7.4                | 2.1        | 155            |  |  |  |  |
| Availability of ESI offer   |                   |                    |            |                |  |  |  |  |
| Firm offers ESI to at least some of its   |                   |                    |            |                |  |  |  |  |
| employees   |                   |                    |            |                |  |  |  |  |
| Yes   | 1.1               | 3.0                | 0.6        | 1,754          |  |  |  |  |
| No  | 5.8               | 3.0<br>10.3        | 2.6        | 959            |  |  |  |  |
| Unknown   | 4.4               |                    |            |                |  |  |  |  |
| Firm offers ESI to him/her  | 4.4               | 7.9                | 3.2        | 123            |  |  |  |  |
| Yes   | 0.7               | 2.2                | 0.4        | 1 657          |  |  |  |  |
| No  | 5.7               | 2.2<br>10.5        | 0.4<br>2.6 | 1,657<br>1,070 |  |  |  |  |
|   |                   |                    |            |                |  |  |  |  |
| Unknown   | 6.5               | 9.1                | 2.6        | 109            |  |  |  |  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)
Note: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) We do not estimate uninsurance rates for cases missing data on the demographic, health, or socioeconomic characteristics.

Table C 2-1: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Family Income, 2010

| All  | Less than 150% FPL 820 100.0 93.8 6.2 15.3 44.0 33.6 3.6 3.5 12.4 87.2 0.4 3.1 95.6 1.3                             | 150-299%<br>FPL<br>620<br>100.0<br>94.9<br>5.1<br>8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7 | All 1,020 100.0 97.9 2.1 3.8 88.9 3.6 2.5 1.2 3.6 96.0 0.4                              | 300-399%<br>FPL<br>560<br>100.0<br>97.2<br>2.8<br>4.4<br>87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3<br>0.3 | 400-499% FPL<br>400-499% FPL<br>460<br>100.0<br>98.7<br>1.3<br>3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9<br>0.5 | Family Income<br>At or Above<br>500% FPL<br>1,500<br>100.0<br>99.4<br>0.6<br>1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4<br>0.4 |
|--|---|--|---|--|---|---|
| Total non-elderly adult population (thousands)         1,440           Total non-elderly adult population (percent)         100.0           Any health insurance coverage         94.3           Uninsured         5.7           Among those with insurance, type of coverage <sup>2</sup> 1. Medicare           1. Medicare         12.2           2. Employer-sponsored insurance         52.8           3. MassHealth, CommCare, or CommChoice         28.1           4. Non-group coverage         4.2           5. Other health insurance         2.7           Ever uninsured in last 12 months         12.0           Always insured in last 12 months         87.0           Unknown         1.0           Always uninsured in last 12 months         2.9           Ever insured in last 12 months         95.8           Unknown         1.3           Number of months uninsured in last 12 months         87.0           None         87.0           1 to 5 months         4.3           6 to 11 months         2.5 | 150% FPL<br>820<br>100.0<br>93.8<br>6.2<br>15.3<br>44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6 | FPL<br>620<br>100.0<br>94.9<br>5.1<br>8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7             | 1,020<br>100.0<br>97.9<br>2.1<br>3.8<br>88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4 | FPL<br>560<br>100.0<br>97.2<br>2.8<br>4.4<br>87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3                    | 460<br>100.0<br>98.7<br>1.3<br>3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9  | At or Above<br>500% FPL<br>1,500<br>100.0<br>99.4<br>0.6<br>1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4                         |
| Total non-elderly adult population (percent)         100.0           Any health insurance coverage         94.3           Uninsured         5.7           Among those with insurance, type of coverage         1. Medicare           1. Medicare         12.2           2. Employer-sponsored insurance         52.8           3. MassHealth, CommCare, or CommChoice         28.1           4. Non-group coverage         4.2           5. Other health insurance         2.7           Ever uninsured in last 12 months         12.0           Always insured in last 12 months         87.0           Unknown         1.0           Always uninsured in last 12 months         2.9           Ever insured in last 12 months         95.8           Unknown         1.3           Number of months uninsured in last 12 months         87.0           None         87.0           1 to 5 months         4.3           6 to 11 months         2.5   | 100.0<br>93.8<br>6.2<br>15.3<br>44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6                    | 100.0<br>94.9<br>5.1<br>8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7                           | 3.8<br>88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4                                  | 100.0<br>97.2<br>2.8<br>4.4<br>87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3                                  | 3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9   | 100.0<br>99.4<br>0.6<br>1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4   |
| Any health insurance coverage Uninsured 5.7  Among those with insurance, type of coverage 1. Medicare 12.2 2. Employer-sponsored insurance 52.8 3. MassHealth, CommCare, or CommChoice 28.1 4. Non-group coverage 4.2 5. Other health insurance 2.7  Ever uninsured in last 12 months 12.0 Always insured in last 12 months 87.0 Unknown 1.0  Always uninsured in last 12 months 2.9 Ever insured in last 12 months 95.8 Unknown 1.3  Number of months uninsured in last 12 months None 87.0 1 to 5 months 4.3 6 to 11 months 2.5  | 93.8<br>6.2<br>15.3<br>44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6                             | 94.9<br>5.1<br>8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7                                    | 97.9<br>2.1<br>3.8<br>88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4                   | 97.2<br>2.8<br>4.4<br>87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3   | 98.7<br>1.3<br>3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9  | 99.4<br>0.6<br>1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4  |
| Uninsured 5.7  Among those with insurance, type of coverage 1. Medicare 52.8  1. Medicare 52.8  3. MassHealth, CommCare, or CommChoice 28.1  4. Non-group coverage 4.2  5. Other health insurance 2.7  Ever uninsured in last 12 months 12.0  Always insured in last 12 months 87.0  Unknown 1.0  Always uninsured in last 12 months 9.5  Ever insured in last 12 months 1.3  Number of months uninsured in last 12 months None 87.0  1 to 5 months 4.3  6 to 11 months 2.5  | 6.2<br>15.3<br>44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6                                     | 5.1<br>8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7  | 2.1<br>3.8<br>88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4                           | 2.8  4.4  87.5  3.6  2.5  2.0  4.4  95.3   | 3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9   | 0.6<br>1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4  |
| Among those with insurance, type of coverage 1. Medicare 12.2 2. Employer-sponsored insurance 52.8 3. MassHealth, CommCare, or CommChoice 28.1 4. Non-group coverage 4.2 5. Other health insurance 2.7  Ever uninsured in last 12 months 12.0 Always insured in last 12 months 87.0 Unknown 1.0  Always uninsured in last 12 months 2.9 Ever insured in last 12 months 95.8 Unknown 1.3  Number of months uninsured in last 12 months None 87.0 1 to 5 months 4.3 6 to 11 months 2.5   | 15.3<br>44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 8.2<br>64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7   | 3.8<br>88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4                                  | 4.4<br>87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3  | 3.1<br>90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9   | 1.1<br>93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4   |
| 1. Medicare       12.2         2. Employer-sponsored insurance       52.8         3. MassHealth, CommCare, or CommChoice       28.1         4. Non-group coverage       4.2         5. Other health insurance       2.7         Ever uninsured in last 12 months       12.0         Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         1 to 5 months       4.3         6 to 11 months       2.5  | 44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7  | 88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4   | 87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3   | 90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9  | 93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4  |
| 2. Employer-sponsored insurance       52.8         3. MassHealth, CommCare, or CommChoice       28.1         4. Non-group coverage       4.2         5. Other health insurance       2.7         Ever uninsured in last 12 months       12.0         Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         1 to 5 months       4.3         6 to 11 months       2.5   | 44.0<br>33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 64.2<br>20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7  | 88.9<br>3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4   | 87.5<br>3.6<br>2.5<br>2.0<br>4.4<br>95.3   | 90.5<br>3.7<br>2.6<br>0.2<br>2.6<br>96.9  | 93.6<br>1.7<br>2.7<br>0.9<br>1.1<br>98.4  |
| 3. MassHealth, CommCare, or CommChoice       28.1         4. Non-group coverage       4.2         5. Other health insurance       2.7         Ever uninsured in last 12 months       12.0         Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       None         1 to 5 months       4.3         6 to 11 months       2.5  | 33.6<br>3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 20.9<br>5.0<br>1.7<br>11.5<br>86.7<br>1.7  | 3.6<br>2.5<br>1.2<br>3.6<br>96.0<br>0.4   | 3.6<br>2.5<br>2.0<br>4.4<br>95.3   | 3.7<br>2.6<br>0.2<br>2.6<br>96.9  | 1.7<br>2.7<br>0.9<br>1.1<br>98.4  |
| 4. Non-group coverage       4.2         5. Other health insurance       2.7         Ever uninsured in last 12 months       12.0         Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         1 to 5 months       4.3         6 to 11 months       2.5  | 3.6<br>3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 5.0<br>1.7<br>11.5<br>86.7<br>1.7  | 2.5<br>1.2<br>3.6<br>96.0<br>0.4  | 2.5<br>2.0<br>4.4<br>95.3  | 2.6<br>0.2<br>2.6<br>96.9   | 2.7<br>0.9<br>1.1<br>98.4   |
| 5. Other health insurance       2.7         Ever uninsured in last 12 months       12.0         Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         1 to 5 months       4.3         6 to 11 months       2.5  | 3.5<br>12.4<br>87.2<br>0.4<br>3.1<br>95.6   | 1.7<br>11.5<br>86.7<br>1.7<br>2.7  | 1.2<br>3.6<br>96.0<br>0.4   | 2.0<br>4.4<br>95.3   | 0.2<br>2.6<br>96.9  | 0.9<br>1.1<br>98.4  |
| Ever uninsured in last 12 months 12.0  Always insured in last 12 months 87.0  Unknown 1.0  Always uninsured in last 12 months 2.9  Ever insured in last 12 months 95.8  Unknown 1.3  Number of months uninsured in last 12 months  None 87.0  1 to 5 months 4.3  6 to 11 months 2.5  | 12.4<br>87.2<br>0.4<br>3.1<br>95.6  | 11.5<br>86.7<br>1.7  | 3.6<br>96.0<br>0.4  | 4.4<br>95.3  | 2.6<br>96.9   | 1.1<br>98.4   |
| Always insured in last 12 months       87.0         Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         None       87.0         1 to 5 months       4.3         6 to 11 months       2.5  | 87.2<br>0.4<br>3.1<br>95.6  | 86.7<br>1.7<br>2.7   | 96.0<br>0.4   | 95.3   | 96.9  | 98.4  |
| Unknown       1.0         Always uninsured in last 12 months       2.9         Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months         None       87.0         1 to 5 months       4.3         6 to 11 months       2.5   | 0.4<br>3.1<br>95.6  | 1.7<br>2.7   | 0.4   |  |   |   |
| Always uninsured in last 12 months 2.9  Ever insured in last 12 months 95.8  Unknown 1.3  Number of months uninsured in last 12 months  None 87.0  1 to 5 months 4.3  6 to 11 months 2.5   | 3.1<br>95.6   | 2.7  |   | 0.3  | 0.5   | 0.4   |
| Ever insured in last 12 months       95.8         Unknown       1.3         Number of months uninsured in last 12 months       87.0         None       87.0         1 to 5 months       4.3         6 to 11 months       2.5   | 95.6  |  | 0.7   |  |   |   |
| Unknown       1.3         Number of months uninsured in last 12 months         None       87.0         1 to 5 months       4.3         6 to 11 months       2.5  |   | 00.4   | 0.7   | 1.2  | 0.2   | 0.3   |
| Number of months uninsured in last 12 months  None   | 1.3   | 96.1   | 98.7  | 98.4   | 99.0  | 99.6  |
| None         87.0           1 to 5 months         4.3           6 to 11 months         2.5   |   | 1.2  | 0.6   | 0.4  | 0.8   | 0.0   |
| 1 to 5 months 4.3 6 to 11 months 2.5   |   |  |   |  |   |   |
| 6 to 11 months 2.5   | 87.2  | 86.7   | 96.0  | 95.3   | 96.9  | 98.4  |
| _  | 4.1   | 4.6  | 1.4   | 1.7  | 0.9   | 0.6   |
| 12 months <sup>3</sup> 2.9   | 2.8   | 2.1  | 0.7   | 0.7  | 0.7   | 0.0   |
|  | 3.1   | 2.7  | 0.7   | 1.2  | 0.2   | 0.3   |
| Unknown 3.2  | 2.8   | 3.8  | 1.2   | 1.1  | 1.3   | 0.6   |
| Among those uninsured for 12 months, length of time  |   |  |   |  |   |   |
| uninsured  |   |  |   |  |   |   |
| Less than 2 years  |   |  |   |  |   |   |
| 2 to 5 years   |   |  |   |  |   |   |
| 5 years or more  |   |  |   |  |   |   |
| Received any care through Free Care in last 12 months 1.7  | 1.6   | 1.9  | 0.3   | 0.3  | 0.3   | 0.0   |
| Did not receive care through Free Care in last 12 months 96.8  | 96.8  | 96.8   | 99.0  | 99.5   | 98.4  | 99.6  |
| Unknown         1.5           Sample size         912  | 1.6<br>488  | 1.3<br>424   | 0.7<br>724  | 0.2<br>382   | 1.3<br>342  | 0.4<br>1,200  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2010

|   |       | Non-Hispanic |       |          |
|---|-------|--------------|-------|----------|
|   | White | Black        | Other | Hispanic |
| Total non-elderly adult population (thousands) <sup>1</sup>   | 3,200 | 200          | 300   | 250      |
| Total non-elderly adult population (percent)                  | 100.0 | 100.0        | 100.0 | 100.0    |
| Any health insurance coverage                                 | 97.4  | 97.5         | 98.5  | 92.7     |
| Uninsured   | 2.6   | 2.5          | 1.5   | 7.3      |
| Among those with insurance, type of coverage <sup>2</sup>     |       |              |       |          |
| 1. Medicare   | 5.1   | 9.3          | 4.8   | 11.6     |
| 2. Employer-sponsored insurance                               | 80.7  | 66.9         | 74.1  | 56.1     |
| 3. MassHealth, CommCare, or CommChoice                        | 9.1   | 20.2         | 16.9  | 29.3     |
| 4. Non-group coverage   | 3.4   | 1.5          | 2.5   | 2.8      |
| 5. Other health insurance                                     | 1.7   | 2.0          | 1.7   | 0.2      |
| Ever uninsured in last 12 months                              | 4.9   | 9.9          | 7.3   | 10.3     |
| Always insured in last 12 months                              | 94.6  | 89.7         | 91.4  | 87.5     |
| Unknown   | 0.5   | 0.4          | 1.3   | 2.1      |
| Always uninsured in last 12 months                            | 1.3   | 2.0          | 0.0   | 3.5      |
| Ever insured in last 12 months                                | 98.0  | 98.0         | 99.4  | 96.2     |
| Unknown   | 0.7   | 0.0          | 0.6   | 0.4      |
| Number of months uninsured in last 12 months                  |       |              |       |          |
| None  | 94.6  | 89.7         | 91.4  | 87.5     |
| 1 to 5 months   | 1.7   | 5.5          | 2.1   | 4.7      |
| 6 to 11 months  | 0.8   | 1.9          | 3.1   | 1.8      |
| 12 months   | 1.3   | 2.0          | 0.0   | 3.5      |
| Unknown   | 1.6   | 0.8          | 3.4   | 2.5      |
| Among those uninsured for 12 months, length of time uninsured |       |              |       |          |
| Less than 2 years   |       |              |       |          |
| 2 to 5 years  |       |              |       |          |
| 5 years or more   |       |              |       |          |
| Received any care through Free Care in last 12 months         | 0.6   | 0.0          | 0.7   | 2.4      |
| Did not receive care through Free Care in last 12 months      | 98.8  | 96.8         | 97.4  | 96.4     |
| Unknown   | 0.6   | 3.2          | 1.9   | 1.2      |
| Sample size   | 2,446 | 94           | 177   | 119      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-3: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Health Status, 2010

|   | Good, Very Good, or |                     |
|---|---------------------|---------------------|
|   | Excellent Health    | Fair or Poor Health |
| Fotal non-elderly adult population (thousands) <sup>1</sup>   | 3,520               | 440                 |
| Total non-elderly adult population (percent)                  | 100.0               | 100.0               |
| Any health insurance coverage                                 | 97.3                | 95.8                |
| Jninsured   | 2.7                 | 4.2                 |
| Among those with insurance, type of coverage <sup>2</sup>     |                     |                     |
| 1. Medicare   | 3.1                 | 26.7                |
| 2. Employer-sponsored insurance                               | 82.0                | 45.4                |
| 3. MassHealth, CommCare, or CommChoice                        | 9.9                 | 24.2                |
| 4. Non-group coverage   | 3.4                 | 1.6                 |
| 5. Other health insurance                                     | 1.6                 | 2.0                 |
| Ever uninsured in last 12 months                              | 5.5                 | 7.1                 |
| Always insured in last 12 months                              | 93.9                | 91.5                |
| Unknown   | 0.5                 | 1.3                 |
| Always uninsured in last 12 months                            | 1.3                 | 2.1                 |
| Ever insured in last 12 months                                | 98.1                | 96.8                |
| Unknown   | 0.6                 | 1.0                 |
| Number of months uninsured in last 12 months                  |                     |                     |
| None  | 93.9                | 91.5                |
| 1 to 5 months   | 2.1                 | 2.6                 |
| 6 to 11 months  | 1.1                 | 1.0                 |
| 12 months   | 1.3                 | 2.1                 |
| Unknown   | 1.6                 | 2.7                 |
| Among those uninsured for 12 months, length of time uninsured |                     |                     |
| Less than 2 years   |                     |                     |
| 2 to 5 years  |                     |                     |
| 5 years or more   |                     |                     |
| Received any care through Free Care in last 12 months         | 0.6                 | 1.9                 |
| Did not receive care through Free Care in last 12 months      | 98.5                | 97.4                |
| Unknown   | 0.9                 | 0.7                 |
| Sample size   | 2,483               | 353                 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-4: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Disability Status, 2010

|   | No activity limitations | Activity limitations due to |
|---|-------------------------|-----------------------------|
|   | due to health problems  | health problems             |
| Total non-elderly adult population (thousands) <sup>1</sup>   | 3,210                   | 750                         |
| Total non-elderly adult population (percent)                  | 100.0                   | 100.0                       |
| Any health insurance coverage                                 | 97.4                    | 95.9                        |
| Uninsured   | 2.6                     | 4.1                         |
| Among those with insurance, type of coverage <sup>2</sup>     |                         |                             |
| 1. Medicare   | 1.5                     | 24.2                        |
| Employer-sponsored insurance                                  | 83.9                    | 52.4                        |
| 3. MassHealth, CommCare, or CommChoice                        | 9.8                     | 19.0                        |
| 4. Non-group coverage   | 3.4                     | 2.3                         |
| 5. Other health insurance                                     | 1.5                     | 2.1                         |
| Ever uninsured in last 12 months                              | 5.3                     | 7.5                         |
| Always insured in last 12 months                              | 94.1                    | 91.6                        |
| Unknown   | 0.6                     | 0.9                         |
| Always uninsured in last 12 months                            | 1.3                     | 1.7                         |
| Ever insured in last 12 months                                | 98.1                    | 97.5                        |
| Unknown   | 0.6                     | 0.8                         |
| Number of months uninsured in last 12 months                  |                         |                             |
| None  | 94.1                    | 91.6                        |
| 1 to 5 months   | 1.9                     | 3.3                         |
| 6 to 11 months  | 1.1                     | 1.1                         |
| 12 months   | 1.3                     | 1.7                         |
| Unknown   | 1.6                     | 2.4                         |
| Among those uninsured for 12 months, length of time uninsured |                         |                             |
| Less than 2 years   |                         |                             |
| 2 to 5 years  |                         |                             |
| 5 years or more   |                         |                             |
| Received any care through Free Care in last 12 months         | 0.5                     | 1.7                         |
| Did not receive care through Free Care in last 12 months      | 98.7                    | 97.3                        |
| Unknown   | 0.8                     | 1.0                         |
| Sample size   | 2,229                   | 607                         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.2-5: Health Insurance Coverage of Non-elderly Adults in Massachusetts, by Work Status, 2010

|   | Working | Not Working | Unknown |
|---|---------|-------------|---------|
| Total non-elderly adult population (thousands) <sup>1</sup>   | 2,750   | 970         | 240     |
| Total non-elderly adult population (percent)                  | 100.0   | 100.0       | 100.0   |
| Any health insurance coverage                                 | 97.9    | 95.3        | 96.4    |
| Jninsured   | 2.1     | 4.7         | 3.6     |
| Among those with insurance, type of coverage <sup>2</sup>     |         |             |         |
| 1. Medicare   | 1.2     | 18.5        | 7.2     |
| 2. Employer-sponsored insurance                               | 87.4    | 54.6        | 63.1    |
| 3. MassHealth, CommCare, or CommChoice                        | 8.0     | 19.7        | 19.3    |
| 4. Non-group coverage   | 2.2     | 4.6         | 8.4     |
| 5. Other health insurance                                     | 1.3     | 2.4         | 2.0     |
| Ever uninsured in last 12 months                              | 4.6     | 8.3         | 8.2     |
| Always insured in last 12 months                              | 95.1    | 90.9        | 87.7    |
| Unknown   | 0.3     | 0.7         | 4.1     |
| Always uninsured in last 12 months                            | 1.0     | 2.4         | 1.9     |
| Ever insured in last 12 months                                | 98.4    | 96.7        | 98.1    |
| Unknown   | 0.6     | 0.9         | 0.0     |
| Number of months uninsured in last 12 months                  |         |             |         |
| None  | 95.1    | 90.9        | 87.7    |
| 1 to 5 months   | 1.3     | 3.8         | 4.8     |
| 6 to 11 months  | 1.3     | 0.9         | 0.2     |
| 12 months   | 1.0     | 2.4         | 1.9     |
| Unknown   | 1.3     | 2.0         | 5.3     |
| Among those uninsured for 12 months, length of time uninsured |         |             |         |
| Less than 2 years   |         |             |         |
| 2 to 5 years  |         |             |         |
| 5 years or more   |         |             |         |
| Received any care through Free Care in last 12 months         | 0.6     | 0.5         | 2.8     |
| Did not receive care through Free Care in last 12 months      | 98.9    | 98.4        | 93.3    |
| Unknown   | 0.5     | 1.1         | 3.9     |
| Sample size   | 1,967   | 708         | 161     |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

Table C.3-1: Demographic, Health and Socioeconomic Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

| 19 to 25 years   | Table C.3-1: Demographic, Health and Socioeconomic Chara  | Total Population |         | carton clacity i | Tudito III Wassaci | 1430113, 2010 |
|--|---|------------------|---------|------------------|--------------------|---------------|
| Thousands   Percent  |   |                  |         |                  |                    |               |
| Total population (thousands)   |   |                  | Percent | Incured          | Uningured          | Difference    |
| Total population (percent)   | Total population (thousands) <sup>1</sup>                 |                  |         |                  |                    | Dilleterice   |
| Age 19 to 25 years 26 to 44 years 1,650 41,6 41,6 41,5 42,8 1,3 45 to 64 years 1,790 45,1 45,5 33,8 11,7 45 to 64 years 1,790 45,1 45,5 33,8 11,7 45,7 45,7 45,7 45,7 45,7 45,7 45,7 45  |   |                  | 100.0   |                  |                    |               |
| 19 to 25 years   | Total population (percent)                                |                  | 100.0   | 100.0            | 100.0              |               |
| 1,850  | Age   |                  |         |                  |                    |               |
| Sender   1,790   45.1   45.5   33.8   11.7   |   |                  |         |                  |                    |               |
| Sender   1,880   |   |                  |         |                  |                    |               |
| Maile  | 45 to 64 years  | 1,790            | 45.1    | 45.5             | 33.8               | 11.7 *        |
| Female   2,090   52.6   53.3   28.5   24.8   ***   Race/Ethnicity   White, non-Hispanic   3,200   80.9   81.1   75.1   6.0   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.0   6.1   6.0   6.0   6.0   6.0   6.0   6.1   6.0     | Gender  |                  |         |                  |                    |               |
| Female   2,090   52.6   53.3   28.5   24.8   ***   Race/Ethnicity   White, non-Hispanic   3,200   80.9   81.1   75.1   6.0   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.1   6.0   6.0   6.0   6.1   6.0   6.0   6.0   6.0   6.0   6.1   6.0     | Male  | 1.880            | 47.4    | 46.7             | 71.5               | -24.8 ***     |
| White, non-Hispanic   3,200   80.9   81.1   75.1   6.0   |   |                  |         |                  |                    | 24.8 ***      |
| White, non-Hispanic   3,200   80.9   81.1   75.1   6.0   | Race/Ethnicity  |                  |         |                  |                    |               |
| Black, non-Hispanic  |   | 3.200            | 80.9    | 81.1             | 75.1               | 6.0           |
| Asian, non-Hispanic 190 4.9 4.9 4.0 1.0 Other/multiple races, non-Hispanic 110 2.7 2.8 0.0 2.8 "Hispanic 250 6.4 6.1 16.4 -10.3 U.S. citizenship status Citizen 3,660 92.4 92.4 89.7 2.7 Non-citizen 200 5.0 4.9 6.3 1.4 Unknown 110 2.7 2.6 4.0 -1.3 U.S. citizenship status Citizen 3,660 92.4 92.4 89.7 2.7 Non-citizen 200 5.0 4.9 6.3 1.4 Unknown 110 2.7 2.6 4.0 -1.3 Unknown 110 2.7 2.6 4.0 -1.3 Unknown 110 2.7 2.6 4.0 -1.3 Unknown 150 3.8 3.8 5.7 1.9 Unknown 150 3.8 3.8 3.8 5.7 1.9 Unknown 150 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5 3.5  | •   | ·                |         |                  |                    |               |
| Other/multiple races, non-Hispanic         110         2.7         2.8         0.0         2.8 ***           Hispanic         250         6.4         6.1         16.4         -10.3           US. citizenship status         US. citizen         3,660         92.4         92.4         89.7         2.7           Non-citizen         200         5.0         4.9         6.3         1.4           Unknown         110         2.7         2.6         4.0         -1.3           Year sresiding in Massachusetts         5         years or less         430         10.9         11.0         8.1         2.9           More than 5 years         3,380         85.3         85.2         86.3         1.0           Unknown         150         3.8         3.8         5.7         -1.9           Health Status         Good, very good or excellent         3,520         88.9         89.1         83.7         5.4           Fair or poor         440         11.1         10.9         16.3         -5.4           Activities are limited by health problem         750         18.9         18.6         27.4         -8.8           Family type         Single parent family with children         1,410   | •   |                  |         |                  |                    |               |
| Hispanic   250   6.4   6.1   16.4   -10.3     U.S. citizenship status   Citizen   3,660   92.4   92.4   89.7   2.7     Non-citizen   200   5.0   4.9   6.3   1.4     Unknown   110   2.7   2.6   4.0   -1.3     Years residing in Massachusetts   5 years or less   430   10.9   11.0   8.1   2.9     More than 5 years   3,380   85.3   85.2   86.3   1.0     Unknown   150   3.8   3.8   5.7   -1.9     Health Status   Cood, very good or excellent   3,520   88.9   89.1   83.7   5.4     Fair or poor   440   11.1   10.9   16.3   -5.4     Activities are limited by health problem   750   18.9   18.6   27.4   -8.8     Family type   Single-parent family with children   1,410   35.6   36.1   17.9   18.3 **     Married couple, no children   1,080   27.2   27.2   26.3   0.9     Single individual, no children   1,080   27.2   27.2   26.3   0.9     Family Income relative to the Federal Poverty Level (FPL)   Less than 100% FPL   290   7.4   7.3   10.6   3.3     100 to 149% FPL   290   7.4   7.3   10.6   3.3     200 to 249% FPL   210   5.3   5.3   8.0   2.8     200 to 249% FPL   210   5.3   5.3   8.0   2.8     200 to 249% FPL   210   5.4   5.2   10.4   5.2     300 to 399% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 299% FPL   380   9.5   9.6   7.3   2.3     200 to 399% FPL   380   9.5   9.6   7.3   2.3     200 to 399% FPL   380   9.5   9.6   7.3   2.3     200 to 499% FPL   560   14.3   14.3   19.9   44.5   -24.6 **     200 to 499% FPL   380   9.5   9.6   7.3   2.3     200 to 499% FPL   620   15.7   15.3   28.0   12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   12.7 **     300 t   | ·   |                  |         |                  |                    |               |
| U.S. citizenship status Citizen  Citizen  3,660 92.4 92.4 89.7 2.7 Non-citizen 110 2.7 2.6 4.0 1.3  Years residing in Massachusetts 5 years or less 430 10.9 11.0 8.1 2.9 More than 5 years 3,380 85.3 85.2 86.3 1.0 Unknown 150 3.8 85.3 85.2 86.3 1.0 Unknown 150 3.8 88.9 89.1 83.7 5.4 Fair or poor 440 11.1 10.9 16.3 5.4  Activities are limited by health problem 750 18.9 818.6 82.7 83.8 85.7 85.8 85.8 85.8 85.7 85.9 88.9 89.1 83.7 5.4 Fair or poor 440 11.1 10.9 16.3 5.4  Activities are limited by health problem 1,410 35.6 36.1 17.9 18.3 Married couple, no children 1,410 35.6 36.1 17.9 18.3 Married couple, no children 1,080 27.2 27.2 26.3 0.9 Single individual, no children 1,290 32.5 31.9 54.2 22.3  Family Income relative to the Federal Poverty Level (FPL) Less than 100% FPL 200 7.4 7.3 100 to 149% FPL 200 5.0 250 18.9 18.6 27.4 28.8 29.2 20.9 28.3 38.0 28.8 29.6 4.7 20.0 20.6 38.9 39.6 4.7 20.0 20.6 38.9 4.7 3.0 30.0 399% FPL 300 to 299% FPL 300 to 399% FPL 400 to 499% FPL 300 to 599% FPL 300 to 299% FPL 300 to 599% FPL 300 to | ·   |                  |         |                  |                    |               |
| Citizen  |   |                  |         |                  |                    |               |
| Non-citizen  |   |                  | 00.4    | 22.4             |                    | 0.7           |
| Vears residing in Massachusetts   Syears or less   A30   10.9   11.0   8.1   2.9   |   |                  |         |                  |                    |               |
| Years residing in Massachusetts 5 years or less 430 10.9 11.0 8.1 2.9 More than 5 years 150 3.8 5.3 85.2 86.3 -1.0 Unknown 150 3.8 3.8 5.7 -1.9  Health Status  Good, very good or excellent Fair or poor 440 11.1 10.9 16.3 -5.4  Activities are limited by health problem 750 18.9 18.6 27.4 -8.8  Family type Single-parent family with children 1,410 35.6 36.1 17.9 18.3 ** Married couple, no children 1,080 27.2 27.2 26.3 0.9 Single individual, no children 1,080 27.2 27.2 26.3 0.9 Single individual, no children 1,080 27.2 27.2 26.3 0.9 Single individual, no children 1,080 27.2 3.3 3.9 54.2 -22.3 **  Family Income relative to the Federal Poverty Level (FPL) Less than 100% FPL 290 7.4 7.3 10.6 -3.3 150 to 199% FPL 210 5.3 5.3 8.0 -2.8 200 to 249% FPL 2200 5.0 4.8 9.6 -4.7 250 to 299% FPL 210 5.4 5.2 10.4 -5.2 300 to 399% FPL 360 14.3 14.3 13.9 0.4 400 to 499% FPL 360 1999 FPL 370 1999 FPL 380 9.5 9.6 7.3 2.3 500 6 FPL or more 1,130 28.4 29.2 0.9 28.3 **  Less than 150% FPL 380 9.5 9.6 7.3 2.3 600% FPL or more 1,000 FPL or more 1,000 1999 FPL 380 9.5 9.6 7.3 2.3 500 6 S99% FPL 380 9.5 9.6 7.3 2.3 500 6 FPL or more 1,130 28.4 29.2 0.9 28.3 **  Less than 150% FPL 1,020 25.8 26.0 19.9 36.6 500% FPL or more 1,500 37.9 38.8 8.2 30.6 **  |   |                  |         |                  |                    |               |
| 5 years or less       430       10.9       11.0       8.1       2.9         More than 5 years       3,380       85.3       85.2       86.3       -1.0         Unknown       150       3.8       3.8       5.7       -1.9         Health Status       Good, very good or excellent       3,520       88.9       89.1       83.7       5.4         Fair or poor       440       11.1       10.9       16.3       -5.4         Activities are limited by health problem       750       18.9       18.6       27.4       -8.8         Family type       Single-parent family with children       190       4.7       4.8       1.6       3.2 *         Two-parent family with children       1,410       35.6       36.1       17.9       18.3 **         Married couple, no children       1,080       27.2       27.2       26.3       0.9         Single individual, no children       1,290       32.5       31.9       54.2       -22.3 ***         Family Income relative to the Federal Poverty Level (FPL)       Less than 100% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8  | Unknown   | 110              | 2.7     | 2.6              | 4.0                | -1.3          |
| More than 5 years  | Years residing in Massachusetts                           |                  |         |                  |                    |               |
| Health Status   Good, very good or excellent   3,520   88.9   89.1   83.7   5.4     Fair or poor   440   11.1   10.9   16.3   -5.4     Activities are limited by health problem   750   18.9   18.6   27.4   -8.8     Family type   Single-parent family with children   190   4.7   4.8   1.6   3.2 *     Two-parent family with children   1,410   35.6   36.1   17.9   18.3 **     Married couple, no children   1,080   27.2   27.2   26.3   0.9     Single individual, no children   1,290   32.5   31.9   54.2   -22.3 **     Family Income relative to the Federal Poverty Level (FPL)     Less than 100% FPL   520   13.2   12.6   33.9   -21.3 **     100 to 149% FPL   290   7.4   7.3   10.6   -3.3     150 to 199% FPL   210   5.3   5.3   8.0   -2.8     200 to 249% FPL   200   5.0   4.8   9.6   -4.7     250 to 299% FPL   210   5.4   5.2   10.4   -5.2     300 to 399% FPL   210   5.4   5.2   10.4   -5.2     300 to 399% FPL   460   11.5   11.7   5.4   6.3 **     500 to 599% FPL   380   9.5   9.6   7.3   2.3     600% FPL or more   1,130   28.4   29.2   0.9   28.3 **     Less than 150% FPL   820   20.6   19.9   44.5   -24.6 **     Less than 150% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 399% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 399% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 499% FPL   620   15.7   15.3   28.0   -12.7 **     300 to 499% FPL   1,500   37.9   38.8   8.2   30.6 **   | 5 years or less   | 430              | 10.9    |                  | 8.1                | 2.9           |
| Health Status  Good, very good or excellent Fair or poor  440  Activities are limited by health problem  750  18.9  18.6  27.4  -8.8  Family type  Single-parent family with children  190  4.7  4.8  1.6  3.2  Two-parent family with children  1,410  35.6  36.1  17.9  18.3  Married couple, no children  1,080  27.2  27.2  26.3  0.9  Single individual, no children  1,290  32.5  31.9  54.2  -22.3  Family Income relative to the Federal Poverty Level (FPL)  Less than 100% FPL  290  7.4  7.3  10.6  3.3  150 to 199% FPL  290  7.4  7.3  10.6  3.3  150 to 199% FPL  290  500  500  4.8  9.6  4.7  250 to 299% FPL  200  50  4.8  9.6  4.7  250 to 299% FPL  210  54  550  14.3  13.3  0.4  400 to 499% FPL  380  9.5  9.6  7.3  2.3  600% FPL or more  1,130  28.4  29.2  0.9  28.3  **  24.6  **  25.6  19.9  44.5  -24.6  **  24.6  500 FPL or more  1,500  37.9  38.8  8.2  30.6  **  3.50  4.9  4.7  5.4  5.4  5.4  5.4  5.5  5.6  5.7  5.3  5.8  5.8  5.9  5.9  5.9  5.9  5.9  5.9  | More than 5 years   | 3,380            | 85.3    | 85.2             | 86.3               | -1.0          |
| Sood, very good or excellent   Signary   Sig   | Unknown   | 150              | 3.8     | 3.8              | 5.7                | -1.9          |
| Fair or poor 440 11.1 10.9 16.3 -5.4  Activities are limited by health problem 750 18.9 18.6 27.4 -8.8  Family type  Single-parent family with children 190 4.7 4.8 1.6 3.2 *  Two-parent family with children 1,410 35.6 36.1 17.9 18.3 **  Married couple, no children 1,080 27.2 27.2 26.3 0.9  Single individual, no children 1,290 32.5 31.9 54.2 -22.3 **  Family Income relative to the Federal Poverty Level (FPL)  Less than 100% FPL 520 13.2 12.6 33.9 -21.3 **  100 to 149% FPL 290 7.4 7.3 10.6 -3.3  150 to 199% FPL 210 5.3 5.3 8.0 -2.8  200 to 249% FPL 200 5.0 4.8 9.6 -4.7  250 to 299% FPL 200 5.4 5.2 10.4 -5.2  300 to 399% FPL 460 11.5 11.7 5.4 6.3 **  500 to 599% FPL 460 11.5 11.7 5.4 6.3 **  500 to 599% FPL 380 9.5 9.6 7.3 2.3  600% FPL or more 1,130 28.4 29.2 0.9 28.3 **  Less than 150% FPL 820 20.6 19.9 44.5 -24.6 **  150 to 299% FPL 620 15.7 15.3 28.0 -12.7 **  300 to 499% FPL 620 15.7 15.3 28.0 -12.7 **  300 to 499% FPL 620 25.8 26.0 19.3 6.6  500% FPL or more 1,500 37.9 38.8 8.2 30.6 **  | Health Status   |                  |         |                  |                    |               |
| Activities are limited by health problem  750  18.9  18.6  27.4  -8.8  Family type  Single-parent family with children  190  4.7  1,410  35.6  36.1  17.9  18.3  **Married couple, no children  1,080  27.2  27.2  26.3  0.9  Single individual, no children  1,290  32.5  31.9  54.2  -22.3  **  Family Income relative to the Federal Poverty Level (FPL)  Less than 100% FPL  1500 to 149% FPL  290  7.4  7.3  10.6  -3.3  150 to 199% FPL  200  520  520  4.8  9.6  -4.7  250 to 299% FPL  210  54.4  55.2  10.4  55.2  30.0 to 399% FPL  460  400 to 499% FPL  380  9.5  9.6  7.3  2.3  600% FPL or more  1,130  28.4  29.2  0.9  28.3  **  24.6  **  24.6  **  25.0  15.0  15.0  15.3  28.0  -12.7  **  300 to 499% FPL  300 to 299% FPL  360  1,130  28.4  29.2  0.9  28.3  **  24.6  **  24.6  **  25.7  30.0 to 499% FPL  30.0 to 299% FPL  30.0 to 299% FPL  30.0 to 499% FPL  3 | Good, very good or excellent                              | 3,520            | 88.9    | 89.1             | 83.7               | 5.4           |
| Family type  Single-parent family with children  Two-parent family with children  1,410  35.6  36.1  17.9  18.3 ***  Married couple, no children  1,080  27.2  27.2  26.3  0.9  Single individual, no children  1,290  32.5  31.9  54.2  -22.3 ***  Family Income relative to the Federal Poverty Level (FPL)  Less than 100% FPL  100 to 149% FPL  290  7.4  7.3  10.6  33.9  -21.3 ***  150 to 199% FPL  210  53  53  8.0  -2.8  200 to 249% FPL  200  50  4.8  9.6  -4.7  250 to 299% FPL  210  5.4  5.2  10.4  -5.2  300 to 399% FPL  400 to 499% FPL  560  14.3  14.3  13.9  0.4  400 to 499% FPL  400 to 499% FPL  380  9.5  9.6  7.3  2.3  600% FPL or more  1,130  28.4  29.2  0.9  28.3 ***  Less than 150% FPL  820  20.6  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  19.9  44.5  -24.6 ***  1,200  5.9  5.9  6.0  19.9  40.5  -24.6 ***  1,200  5.9  5.9  5.9  6.0  19.9  5.0  19.9  5.0  19.9  10.2  10.2  10.2  10.2  10.3  10. | Fair or poor  | 440              | 11.1    | 10.9             | 16.3               | -5.4          |
| Single-parent family with children       190       4.7       4.8       1.6       3.2 *         Two-parent family with children       1,410       35.6       36.1       17.9       18.3 ***         Married couple, no children       1,080       27.2       27.2       26.3       0.9         Single individual, no children       1,290       32.5       31.9       54.2       -22.3 ***         Family Income relative to the Federal Poverty Level (FPL)       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       210       5.4       5.2       10.4       -5.2         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 </td <td>Activities are limited by health problem</td> <td>750</td> <td>18.9</td> <td>18.6</td> <td>27.4</td> <td>-8.8</td>   | Activities are limited by health problem                  | 750              | 18.9    | 18.6             | 27.4               | -8.8          |
| Two-parent family with children       1,410       35.6       36.1       17.9       18.3 ***         Married couple, no children       1,080       27.2       27.2       26.3       0.9         Single individual, no children       1,290       32.5       31.9       54.2       -22.3 ***         Family Income relative to the Federal Poverty Level (FPL)       520       13.2       12.6       33.9       -21.3 ***         Less than 100% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       620       15.7       15.3       28.0       -12.7 **  | Family type   |                  |         |                  |                    |               |
| Married couple, no children       1,080       27.2       27.2       26.3       0.9         Single individual, no children       1,290       32.5       31.9       54.2       -22.3 ***         Family Income relative to the Federal Poverty Level (FPL)       520       13.2       12.6       33.9       -21.3 ***         Less than 100% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 ***         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 ** <tr< td=""><td>Single-parent family with children</td><td>190</td><td>4.7</td><td>4.8</td><td>1.6</td><td>3.2 *</td></tr<>   | Single-parent family with children                        | 190              | 4.7     | 4.8              | 1.6                | 3.2 *         |
| Single individual, no children       1,290       32.5       31.9       54.2       -22.3 ***         Family Income relative to the Federal Poverty Level (FPL)       520       13.2       12.6       33.9       -21.3 ***         Less than 100% FPL       520       7.4       7.3       10.6       -3.3         150 to 199% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300  | Two-parent family with children                           | 1,410            | 35.6    | 36.1             | 17.9               | 18.3 ***      |
| Family Income relative to the Federal Poverty Level (FPL)  Less than 100% FPL  100 to 149% FPL  290  7.4  7.3  10.6  -3.3  150 to 199% FPL  210  5.3  5.3  8.0  -2.8  200 to 249% FPL  200  5.0  4.8  9.6  -4.7  250 to 299% FPL  210  5.4  5.2  10.4  -5.2  300 to 399% FPL  460  11.5  11.7  5.4  6.3  600% FPL or more  1,130  28.4  29.2  19.3  6.6  500% FPL or more  1,500  37.9  38.8  8.2  30.6  ***  12.6  33.9  -21.3  ***  22.3  33.9  -21.3  ***  24.3  35.3  8.0  -2.8  2.8  2.8  2.8  2.8  2.8  3.9  4.7  2.9  2.9  2.8  3.8  3.9  -21.3  ***  10.6  33.9  -21.3  ***  2.8  4.8  2.9  2.8  2.8  3.8  3.9  -21.3  ***  2.8  4.8  2.8  3.8  3.9  -21.3  ***  2.8  4.8  2.8  3.8  3.9  -21.3  ***  2.8  4.8  2.8  3.8  3.8  3.8  3.9  -21.3  ***  -24.6  ***  3.8  3.9  -21.3  ***  -24.6  ***  3.8  3.8  3.8  3.8  3.8  3.8  3.8   | Married couple, no children                               | 1,080            | 27.2    | 27.2             | 26.3               |               |
| Less than 100% FPL       520       13.2       12.6       33.9       -21.3 ***         100 to 149% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   | Single individual, no children                            | 1,290            | 32.5    | 31.9             | 54.2               | -22.3 ***     |
| Less than 100% FPL       520       13.2       12.6       33.9       -21.3 ***         100 to 149% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   | Family Income relative to the Federal Poverty Level (FPL) |                  |         |                  |                    |               |
| 100 to 149% FPL       290       7.4       7.3       10.6       -3.3         150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 **         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***  |   | 520              | 13.2    | 12.6             | 33.9               | -21.3 ***     |
| 150 to 199% FPL       210       5.3       5.3       8.0       -2.8         200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 **         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***  |   |                  |         |                  |                    |               |
| 200 to 249% FPL       200       5.0       4.8       9.6       -4.7         250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL or more       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***  |   |                  |         |                  |                    |               |
| 250 to 299% FPL       210       5.4       5.2       10.4       -5.2         300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   |   |                  |         |                  |                    |               |
| 300 to 399% FPL       560       14.3       14.3       13.9       0.4         400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   |   |                  |         |                  |                    |               |
| 400 to 499% FPL       460       11.5       11.7       5.4       6.3 **         500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***  |   |                  |         |                  |                    |               |
| 500 to 599% FPL       380       9.5       9.6       7.3       2.3         600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   | 400 to 499% FPL   | 460              | 11.5    |                  | 5.4                | 6.3 **        |
| 600% FPL or more       1,130       28.4       29.2       0.9       28.3 ***         Less than 150% FPL       820       20.6       19.9       44.5       -24.6 ***         150 to 299% FPL       620       15.7       15.3       28.0       -12.7 **         300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   | 500 to 599% FPL   | 380              |         | 9.6              | 7.3                |               |
| 150 to 299% FPL     620     15.7     15.3     28.0     -12.7 **       300 to 499% FPL     1,020     25.8     26.0     19.3     6.6       500% FPL or more     1,500     37.9     38.8     8.2     30.6 ***   |   |                  |         |                  |                    | 28.3 ***      |
| 150 to 299% FPL     620     15.7     15.3     28.0     -12.7 **       300 to 499% FPL     1,020     25.8     26.0     19.3     6.6       500% FPL or more     1,500     37.9     38.8     8.2     30.6 ***   | Less than 150% FPI  | 820              | 20.6    | 10 0             | 44.5               | -24 6 ***     |
| 300 to 499% FPL       1,020       25.8       26.0       19.3       6.6         500% FPL or more       1,500       37.9       38.8       8.2       30.6 ***   |   |                  |         |                  |                    |               |
| 500% FPL or more 1,500 37.9 38.8 8.2 30.6 ***  |   |                  |         |                  |                    |               |
|  |   |                  |         |                  |                    |               |
| 5amoie size 1 7 836 2 763 73   | Sample size   | 2,836            | 2,836   | 2,763            | 73                 | 50.0          |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-2: Demographic, Health and Socioeconomic Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

| Table C.3-2: Demographic, Health and Socioeconomic Chara                |                          | Total Population |                   | Audits III Massachus | ουιίο, ΔUTU |
|---|--------------------------|------------------|-------------------|----------------------|-------------|
|   | ĺ                        | pulation         |                   |                      |             |
|   | Number                   |                  | Always insured in | Ever uninsured in    |             |
| 4   | (Thousands) <sup>1</sup> | Percent          | the past year     | the past year        | Difference  |
| Total population (thousands) <sup>1</sup>                               | 3,960                    |                  | 3,710             | 230                  |             |
| Total population (percent)  |                          | 100.0            | 100.0             | 100.0                |             |
| Age   |                          |                  |                   |                      |             |
| 19 to 25 years  | 530                      | 13.3             | 12.6              | 25.3                 | -12.8 **    |
| 26 to 44 years  | 1,650                    | 41.6             | 41.2              | 46.0                 | -4.9        |
| 45 to 64 years  | 1,790                    | 45.1             | 46.2              | 28.6                 | 17.6 ***    |
| Gender  |                          |                  |                   |                      |             |
| Male  | 1,880                    | 47.4             | 46.6              | 59.2                 | -12.6 **    |
| Female  | 2,090                    | 52.6             | 53.4              | 40.8                 | 12.6 **     |
| Race/Ethnicity  |                          |                  |                   |                      |             |
| White, non-Hispanic   | 3,200                    | 80.9             | 81.7              | 69.8                 | 11.9 **     |
| Black, non-Hispanic   | 200                      | 5.1              | 4.9               | 8.9                  | -4.0        |
| Asian, non-Hispanic   | 190                      | 4.9              | 4.8               | 5.5                  | -0.7        |
| Other/multiple races, non-Hispanic                                      | 110                      | 2.7              | 2.6               | 4.2                  | -1.6        |
| Hispanic  | 250                      | 6.4              | 6.0               | 11.6                 | -5.6        |
| U.S. citizenship status   |                          |                  |                   |                      |             |
| Citizen   | 3,660                    | 92.4             | 92.6              | 87.4                 | 5.3         |
| Non-citizen   | 200                      | 5.0              | 4.8               | 7.4                  | -2.5        |
| Unknown   | 110                      | 2.7              | 2.5               | 5.2                  | -2.7        |
| Years residing in Massachusetts   |                          |                  |                   |                      |             |
| 5 years or less   | 430                      | 10.9             | 10.7              | 12.9                 | -2.2        |
| More than 5 years   | 3,380                    | 85.3             | 85.7              | 82.4                 | 3.3         |
| Unknown   | 150                      | 3.8              | 3.7               | 4.7                  | -1.0        |
| Health Status   |                          |                  |                   |                      |             |
| Good, very good or excellent  | 3520                     | 88.9             | 89.2              | 86.1                 | 3.1         |
| Fair or poor  | 440                      | 11.1             | 10.8              | 13.9                 | -3.1        |
| Activities are limited by health problem                                | 750                      | 18.9             | 18.5              | 25.0                 | -6.5        |
| Family type   |                          |                  |                   |                      |             |
| Single-parent family with children                                      | 190                      | 4.7              | 4.8               | 2.2                  | 2.6 **      |
| Two-parent family with children   | 1,410                    | 35.6             | 36.7              | 20.5                 | 16.2 ***    |
| Married couple, no children   | 1,080                    | 27.2             | 27.5              | 24.6                 | 2.9         |
| Single individual, no children  | 1,290                    | 32.5             | 31.0              | 52.7                 | -21.7 ***   |
| Family Income relative to the Federal Poverty Level (FPL)               |                          |                  |                   |                      |             |
| Less than 100% FPL  | 520                      | 13.2             | 12.2              | 29.2                 | -16.9 ***   |
| 100 to 149% FPL   | 290                      | 7.4              | 6.9               | 15.4                 | -8.5 ***    |
| 150 to 199% FPL   | 210                      | 5.3              | 4.7               | 15.5                 | -10.8 ***   |
| 200 to 249% FPL   | 200                      | 5.0              | 4.7               | 9.4                  | -4.8        |
| 250 to 299% FPL   | 210                      | 5.4              | 5.2               | 6.7                  | -1.5        |
| 300 to 399% FPL   | 560                      | 14.3             | 14.5              | 10.9                 | 3.6         |
| 400 to 499% FPL   | 460                      | 11.5             | 11.9              | 5.3                  | 6.7 ***     |
| 500 to 599% FPL   | 380                      | 9.5              | 9.8               | 4.3                  | 5.5 ***     |
| 600% FPL or more  | 1,130                    | 28.4             | 30.0              | 3.3                  | 26.8 ***    |
| Less than 150% FPL  | 820                      | 20.6             | 19.2              | 44.6                 | -25.5 ***   |
| 150 to 299% FPL   | 620                      | 15.7             | 14.5              | 31.7                 | -17.1 ***   |
| 300 to 499% FPL   | 1,020                    | 25.8             | 26.4              | 16.2                 | 10.3 ***    |
| 500% FPL or more  | 1,500                    | 37.9             | 39.9              | 7.6                  | 32.3 ***    |
| Sample size Source: Urban Institute tabulations on the 2010 Massachuset | 2,836                    | 2,836            | 2,671             | 148                  |             |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse fo specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-3: Education and Employment Characteristics of the Family of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

| 2010   | Total Day                | latian   | 1       |           |            |
|--|--------------------------|----------|---------|-----------|------------|
|  | Total Por                | bulation | -       |           |            |
|  | Number                   |          |         |           |            |
|  | (Thousands) <sup>1</sup> | Percent  | Insured | Uninsured | Difference |
| Total population (thousands) <sup>1</sup>  | 3,960                    |          | 3,850   | 110       |            |
| Total population (percent)   |                          | 100.0    | 100.0   | 100.0     |            |
| Highest educational attainment of adults in family   |                          |          |         |           |            |
| Less than high school  | 100                      | 2.5      | 2.3     | 8.4       | -6.0       |
| High school graduate or GED  | 1,570                    | 39.5     | 38.7    | 67.8      | -29.1 ***  |
| 4 year college degree or more  | 2,240                    | 56.6     | 57.6    | 22.8      | 34.8 ***   |
| Unknown  | 60                       | 1.4      | 1.4     | 1.0       | 0.4        |
| Work status of adults in family  |                          |          |         |           |            |
| No workers in family   | 610                      | 15.5     | 14.9    | 35.9      | -21.0 ***  |
| Only part-time workers   | 370                      | 9.3      | 9.2     | 13.8      | -4.7       |
| One or more full-time workers  | 2,770                    | 69.9     | 70.6    | 44.4      | 26.2 ***   |
| Unknown  | 210                      | 5.3      | 5.3     | 5.8       | -0.5       |
| Longest job tenure of adults in family   |                          |          |         |           |            |
| No workers in family   | 610                      | 15.5     | 14.9    | 35.9      | -21.0 ***  |
| Less than 12 months  | 230                      | 5.8      | 5.6     | 13.5      | -7.8 *     |
| 12 months or more  | 2,950                    | 74.5     | 75.3    | 46.7      | 28.6 ***   |
| Unknown  | 160                      | 4.1      | 4.1     | 3.9       | 0.3        |
| Largest firm size of adults in family  |                          |          |         |           |            |
| No workers in family   | 610                      | 15.5     | 14.9    | 35.9      | -21.0 ***  |
| Less than 10 employees   | 320                      | 8.1      | 7.9     | 14.8      | -6.9       |
| 11 to 50 employees   | 250                      | 6.2      | 6.1     | 9.6       | -3.4       |
| 51 to 100 employees  | 250                      | 6.2      | 6.2     | 8.7       | -2.5       |
| 101 to 500 employees   | 440                      | 11.1     | 11.2    | 8.2       | 3.0        |
| 501 to 1000 employees  | 250                      | 6.3      | 6.5     | 0.0       | 6.5 ***    |
| 1000 employees or more   | 1,200                    | 30.3     | 30.9    | 8.7       | 22.2 ***   |
| Unknown  | 640                      | 16.2     | 16.3    | 14.1      | 2.1        |
| Less than 51 employees   | 590                      | 15.0     | 14.7    | 24.4      | -9.7       |
| 51 employees or more   | 2,520                    | 63.6     | 64.5    | 33.3      | 31.2 ***   |
| Unknown  | 230                      | 5.9      | 5.9     | 6.4       | -0.5       |
| Availability of ESI offer to adults within family <sup>2</sup> Any family member works at a firm that offers ESI to at least some of its employees |                          |          |         |           |            |
| Yes  | 2,920                    | 73.8     | 75.0    | 34.1      | 40.9 ***   |
| No   | 870                      | 21.8     | 20.7    | 59.8      | -39.1 ***  |
| Unknown  | 170                      | 4.4      | 4.3     | 6.1       | -1.8       |
| Any family member offered ESI at his/her firm  |                          |          |         |           |            |
| Yes  | 2,790                    | 70.5     | 71.8    | 28.5      | 43.3 ***   |
| No   | 1,020                    | 25.7     | 24.5    | 64.2      | -39.7 ***  |
| Unknown  | 150                      | 3.8      | 3.7     | 7.3       | -3.6       |
| Any adult in family has ESI  | 3,130                    | 79.0     | 80.9    | 13.1      | 67.8 ***   |
| No adults in family have ESI   | 810                      | 20.4     | 18.5    | 83.1      | -64.6 ***  |
| Unknown  | 30                       | 0.6      | 0.6     | 3.8       | -3.2       |
| Sample size  | 2,836                    | 2,836    | 2,763   | 73        |            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-4: Education and Employment Characteristics of Insured and Uninsured Non-elderly Adults in Massachusetts, 2010

| Table C.3-4: Education and Employment Character   | Total Pop                |              |             | assacriuseits, 2010 | <u>'</u>     |
|---|--------------------------|--------------|-------------|---------------------|--------------|
|   | Number                   |              |             |                     |              |
|   | (Thousands) <sup>1</sup> | Percent      | Insured     | Uninsured           | Difference   |
| Total population (thousands) <sup>1</sup>         | 3,960                    |              | 3,850       | 110                 |              |
| Total population (percent)                        |                          | 100.0        | 100.0       | 100.0               |              |
| 4   |                          |              |             |                     |              |
| Highest educational attainment                    |                          |              |             |                     |              |
| Less than high school                             | 150                      | 3.8          | 3.6         | 11.4                | -7.8 *       |
| High school graduate or GED                       | 1,790                    | 45.2         | 44.6        | 65.6                | -21.0 ***    |
| 4 year college degree or more                     | 1,960                    | 49.6         | 50.4        | 21.9                | 28.5 ***     |
| Unknown   | 50                       | 1.3          | 1.4         | 1.0                 | 0.3          |
| Full-time student                                 |                          |              |             |                     |              |
| Yes   | 340                      | 8.7          | 8.7         | 7.5                 | 1.2          |
| No  | 3,580                    | 90.2         | 90.2        | 92.5                | -2.3         |
| Unknown   | 40                       | 1.1          | 1.1         | 0.0                 | 1.1 ***      |
| Gildiowii   | 40                       | 1.1          | 1.1         | 0.0                 | 1.1          |
| Veteran of U.S. military                          |                          |              |             |                     |              |
| Yes   | 240                      | 5.9          | 6.0         | 4.0                 | 2.0          |
| No  | 3,700                    | 93.3         | 93.2        | 96.0                | -2.8         |
| Unknown   | 30                       | 8.0          | 0.8         | 0.0                 | 0.8 ***      |
| Work status                                       |                          |              |             |                     |              |
| Not working                                       | 970                      | 24.5         | 24.1        | 40.7                | -16.6 **     |
| Part-time work                                    | 540                      | 13.5         | 13.5        | 14.1                | -0.5         |
| Full-time work                                    | 2,210                    | 55.8         | 56.3        | 37.4                | 18.9 ***     |
| Unknown   | 240                      | 6.2          | 6.1         | 7.8                 | -1.7         |
| lah tanuna  |                          |              |             |                     |              |
| Job tenure Not working                            | 970                      | 24.5         | 24.1        | 40.7                | -16.6 **     |
| Less than 12 months                               | 330                      | 8.5          | 8.3         | 13.5                | -5.1         |
| 12 months or more                                 | 2,470                    | 62.4         | 63.1        | 37.9                | 25.2 ***     |
| Unknown   | 180                      | 4.6          | 4.5         | 8.0                 | -3.5         |
|   |                          |              |             |                     |              |
| Firm size   | 070                      | 04.5         | 04.4        | 40.7                | 400 **       |
| Not working                                       | 970                      | 24.5         | 24.1        | 40.7                | -16.6 **     |
| Less than 10 employees                            | 430<br>290               | 10.9<br>7.4  | 10.7<br>7.2 | 18.4<br>12.1        | -7.7<br>-4.9 |
| 11 to 50 employees<br>51 to 100 employees         | 240                      | 6.1          | 6.1         | 5.6                 | 0.5          |
| 101 to 500 employees                              | 430                      | 10.8         | 11.0        | 6.5                 | 4.4          |
| 501 to 1000 employees                             | 220                      | 5.6          | 5.7         | 0.0                 | 5.7 ***      |
| 1000 employees or more                            | 850                      | 21.4         | 22.0        | 2.5                 | 19.5 ***     |
| Unknown   | 530                      | 13.3         | 13.2        | 14.1                | -0.9         |
|   |                          |              |             |                     |              |
| Less than 51 employees                            | 750                      | 18.9         | 18.6        | 30.6                | -12.0 **     |
| 51 employees or more                              | 2,000                    | 50.5         | 51.4        | 19.3                | 32.1 ***     |
| Unknown   | 240                      | 6.1          | 6.0         | 9.5                 | -3.5         |
| Availability of ESI offer                         |                          |              |             |                     |              |
| Firm offers ESI to at least some of its employees |                          |              |             |                     |              |
| Yes   | 2,420                    | 61.1         | 62.2        | 22.9                | 39.3 ***     |
| No  | 1,350                    | 34.2         | 33.1        | 69.8                | -36.6 ***    |
| Unknown   | 190                      | 4.7          | 4.6         | 7.3                 | -2.7         |
| Firm offers ESI to him/her                        |                          |              |             |                     |              |
| Yes   | 2,270                    | 57.3         | 58.6        | 14.3                | 44.4 ***     |
| No  | 1,530                    | 38.6         | 37.5        | 76.4                | -39.0 ***    |
| Unknown<br>Sample size                            | 160<br>2,836             | 4.1<br>2,836 | 3.9<br>2763 | 9.3<br>73           | -5.4         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.3-5: Education and Employment Characteristics of the Family of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts. 2010

| Massachusetts, 2010  | T                        | 1.0      | 1              |               |            |
|--|--------------------------|----------|----------------|---------------|------------|
|  | Total Por                | oulation | Always insured | Ever          |            |
|  | Number                   |          | in the past    | uninsured in  |            |
|  | (Thousands) <sup>1</sup> | Percent  | year           | the past year | Difference |
| Total population (thousands) <sup>1</sup>  | 3,960                    |          | 3,710          | 230           |            |
| Total population (percent)   |                          | 100.0    | 100.0          | 100.0         |            |
| Highest educational attainment of adults in family   |                          |          |                |               |            |
| Less than high school  | 100                      | 2.5      | 2.3            | 6.0           | -3.7       |
| High school graduate or GED  | 1,570                    | 39.5     | 38.0           | 65.2          | -27.3 ***  |
| 4 year college degree or more  | 2,240                    | 56.6     | 58.3           | 27.5          | 30.8 ***   |
| Unknown  | 60                       | 1.4      | 1.4            | 1.2           | 0.2        |
| Work status of adults in family  |                          |          |                |               |            |
| No workers in family   | 610                      | 15.5     | 14.8           | 26.6          | -11.8 **   |
| Only part-time workers   | 370                      | 9.3      | 8.9            | 15.9          | -6.9 ***   |
| One or more full-time workers  | 2,770                    | 69.9     | 71.3           | 51.3          | 20.0 ***   |
| Unknown  | 210                      | 5.3      | 5.0            | 6.2           | -1.3       |
| Longest job tenure of adults in family   |                          |          |                |               |            |
| No workers in family   | 610                      | 15.5     | 14.8           | 26.6          | -11.8 **   |
| Less than 12 months  | 230                      | 5.8      | 5.0            | 18.4          | -13.3 ***  |
| 12 months or more  | 2,950                    | 74.5     | 76.4           | 50.1          | 26.3 ***   |
| Unknown  | 160                      | 4.1      | 3.8            | 5.0           | -1.1       |
| Largest firm size of adults in family  |                          |          |                |               |            |
| No workers in family   | 610                      | 15.5     | 14.8           | 26.6          | -11.8 **   |
| Less than 10 employees   | 320                      | 8.1      | 7.5            | 18.2          | -10.6 ***  |
| 11 to 50 employees   | 250                      | 6.2      | 6.1            | 8.5           | -2.3       |
| 51 to 100 employees  | 250                      | 6.2      | 6.3            | 6.6           | -0.3       |
| 101 to 500 employees   | 440                      | 11.1     | 11.4           | 6.9           | 4.6 **     |
| 501 to 1000 employees  | 250                      | 6.3      | 6.5            | 3.5           | 3.0        |
| 1000 employees or more   | 1,200                    | 30.3     | 31.5           | 13.3          | 18.2 ***   |
| Unknown  | 640                      | 16.2     | 15.8           | 16.5          | -0.7       |
| Less than 51 employees   | 590                      | 15.0     | 14.2           | 27.4          | -13.2 ***  |
| 51 employees or more   | 2,520                    | 63.6     | 65.3           | 39.2          | 26.1 ***   |
| Unknown  | 230                      | 5.9      | 5.7            | 6.8           | -1.1       |
| Availability of ESI offer to adults within family <sup>2</sup> Any family member works at a firm that offers ESI to at least some of its employees |                          |          |                |               |            |
| Yes  | 2,920                    | 73.8     | 75.9           | 44.3          | 31.6 ***   |
| No   | 870                      | 21.8     | 20.1           | 49.1          | -28.9 ***  |
| Unknown  | 170                      | 4.4      | 4.0            | 6.7           | -2.6       |
| Any family member offered ESI at his/her firm  |                          |          |                | -             |            |
| Yes  | 2,790                    | 70.5     | 72.9           | 36.0          | 36.9 ***   |
| No   | 1,020                    | 25.7     | 23.6           | 58.6          | -35.0 ***  |
| Unknown  | 150                      | 3.8      | 3.6            | 5.5           | -1.9       |
| Any adult in family has ESI  | 3,130                    | 79.0     | 82.4           | 25.5          | 56.9 ***   |
| No adults in family have ESI   | 810                      | 20.4     | 17.2           | 70.7          | -53.5 ***  |
| Unknown  | 30                       | 0.6      | 0.4            | 3.8           | -3.4 **    |
| Sample size  | 2836                     | 2836     | 2671           | 148           |            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table C.3-6: Education and Employment Characteristics of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

| 2010  | Total Po                        | Total Population |                                 | Always in a const                     |                 |
|---|---------------------------------|------------------|---------------------------------|---------------------------------------|-----------------|
|   | Number (Thousands) <sup>1</sup> | Percent          | Always insured in the past year | Ever<br>uninsured in<br>the past year | Difference      |
| Total population (thousands) <sup>1</sup>                         | 3,960                           |                  | 3,710                           | 230                                   |                 |
| Total population (percent)  |                                 | 100.0            | 100.0                           | 100.0                                 |                 |
| Highest educational attainment                                    |                                 |                  |                                 |                                       |                 |
| Less than high school   | 150                             | 3.8              | 3.4                             | 10.6                                  | -7.2 *          |
| High school graduate or GED                                       | 1,790                           | 45.2             | 44.1                            | 64.6                                  | -20.5 ***       |
| 4 year college degree or more<br>Unknown                          | 1,960<br>50                     | 49.6<br>1.3      | 51.1<br>1.4                     | 23.5<br>1.2                           | 27.6 ***<br>0.1 |
| Officiowii  | 50                              | 1.3              | 1.4                             | 1.2                                   | 0.1             |
| Full-time student   | 0.40                            | 0.7              | 0.0                             | 5.0                                   | 0.0             |
| Yes   | 340                             | 8.7              | 8.8                             | 5.2                                   | 3.6             |
| No  | 3,580                           | 90.2             | 90.1                            | 93.8                                  | -3.7            |
| Unknown   | 40                              | 1.1              | 1.1                             | 1.0                                   | 0.1             |
| Veteran of U.S. military  |                                 |                  |                                 |                                       |                 |
| Yes   | 240                             | 5.9              | 6.0                             | 6.0                                   | 0.0             |
| No  | 3,700                           | 93.3             | 93.2                            | 93.7                                  | -0.5            |
| Unknown   | 30                              | 8.0              | 0.8                             | 0.3                                   | 0.5             |
| Work status   |                                 |                  |                                 |                                       |                 |
| Not working   | 970                             | 24.5             | 23.8                            | 35.8                                  | -12.0 **        |
| Part-time work  | 540                             | 13.5             | 13.4                            | 16.3                                  | -2.9            |
| Full-time work  | 2,210                           | 55.8             | 57.0                            | 39.1                                  | 18.0 ***        |
| Unknown   | 240                             | 6.2              | 5.8                             | 8.9                                   | -3.1            |
| Job tenure  |                                 |                  |                                 |                                       |                 |
| Not working   | 970                             | 24.5             | 23.8                            | 35.8                                  | -12.0 **        |
| Less than 12 months   | 330                             | 8.5              | 7.8                             | 18.6                                  | -10.8 ***       |
| 12 months or more   | 2,470                           | 62.4             | 64.1                            | 39.6                                  | 24.5 ***        |
| Unknown   | 180                             | 4.6              | 4.3                             | 6.0                                   | -1.7            |
| Firm size   |                                 |                  |                                 |                                       |                 |
| Not working   | 970                             | 24.5             | 23.8                            | 35.8                                  | -12.0 **        |
| Less than 10 employees  | 430                             | 10.9             | 10.3                            | 21.4                                  | -11.1 ***       |
| 11 to 50 employees  | 290                             | 7.4              | 7.3                             | 9.5                                   | -2.2            |
| 51 to 100 employees   | 240                             | 6.1              | 6.3                             | 3.6                                   | 2.7             |
| 101 to 500 employees  | 430                             | 10.8             | 11.2                            | 6.0                                   | 5.2 ***         |
| 501 to 1000 employees   | 220                             | 5.6              | 5.8                             | 3.0                                   | 2.8             |
| 1000 employees or more  | 850                             | 21.4             | 22.4                            | 7.1                                   | 15.3 ***        |
| Unknown   | 530                             | 13.3             | 12.9                            | 13.7                                  | -0.8            |
| Less than 51 employees  | 750                             | 18.9             | 18.2                            | 31.3                                  | -13.1 ***       |
| 51 employees or more  | 2,000                           | 50.5             | 52.2                            | 25.0                                  | 27.2 ***        |
| Unknown   | 240                             | 6.1              | 5.8                             | 7.9                                   | -2.1            |
| Availability of ESI offer Firm offers ESI to at least some of its |                                 |                  |                                 |                                       |                 |
| employees   |                                 |                  |                                 |                                       |                 |
| Yes   | 2,420                           | 61.1             | 63.1                            | 31.8                                  | 31.2 ***        |
| No  | 1,350                           | 34.2             | 32.5                            | 61.7                                  | -29.1 ***       |
| Unknown   | 190                             | 4.7              | 4.4                             | 6.5                                   | -29.1<br>-2.1   |
| Firm offers ESI to him/her  | 100                             | 7.7              | т.а                             | 0.0                                   |                 |
| Yes   | 2,270                           | 57.3             | 59.6                            | 22.5                                  | 37.1 ***        |
| No  | 1,530                           | 38.6             | 36.6                            | 71.0                                  | -34.4 ***       |
| Unknown   | 160                             | 4.1              | 3.8                             | 6.5                                   | -2.7            |
| Sample size   | 2,836                           | 2,836            | 2,671                           | 148                                   |                 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-1: Health Care Access and Use of Insured and Uninsured Non-elderly Adults in Massachusetts. 2010

| Table C.4-1: Health Care Access and Use of Insure                                   | Total Population         |         |         |           |            |
|---|--------------------------|---------|---------|-----------|------------|
|   | Number                   |         |         |           |            |
|   | (Thousands) <sup>1</sup> | Percent | Insured | Uninsured | Difference |
| Total population (thousands) <sup>1</sup>   | 3,960                    |         | 3,850   | 110       |            |
| Total population (triousarius)  | 3,900                    | 100.0   | 100.0   | 100.0     |            |
| Total population (percent)  |                          | 100.0   | 100.0   | 100.0     |            |
| Has a usual source of care (excluding ER)   | 3,600                    | 91.0    | 92.2    | 49.5      | 42.7 ***   |
| Emergency room visits in last 12 months   |                          |         |         |           |            |
| Any emergency room visit  | 900                      | 22.7    | 22.9    | 16.5      | 6.4        |
| Multiple emergency room visits  | 350                      | 8.9     | 9.1     | 3.8       | 5.3 *      |
| Emergency room visit for non-emergency  |                          |         |         |           |            |
| condition   | 310                      | 7.9     | 8.0     | 2.9       | 5.1 **     |
| Hospital stay in last 12 months   | 290                      | 7.3     | 7.5     | 1.4       | 6.1 ***    |
| Any visit to a doctor (including specialists) in last                               |                          |         |         |           |            |
| 12 months   | 3,350                    | 84.7    | 86.1    | 37.4      | 48.7 ***   |
|   | 0,000                    | ·       | 33.1    | 07.1.     |            |
| Visit to a general doctor in last 12 months   |                          |         |         |           |            |
| Any doctor visits   | 3,210                    | 81.0    | 82.3    | 35.1      | 47.2 ***   |
| Multiple doctor visits  | 2,250                    | 56.8    | 57.8    | 22.4      | 35.4 ***   |
| Doctor visit for preventive care  | 2,920                    | 73.6    | 75.0    | 28.5      | 46.5 ***   |
| Any specialist visits in last 12 months   | 1,960                    | 49.6    | 50.7    | 10.0      | 40.8 ***   |
| Any dental care visits in the last year   | 2,940                    | 74.2    | 75.5    | 29.2      | 46.3 ***   |
| Took one or more prescription drugs in last 12                                      |                          |         |         |           |            |
| months  | 2,700                    | 68.3    | 69.6    | 24.4      | 45.2 ***   |
| inonins   | 2,700                    | 00.5    | 09.0    | 27.7      | 45.2       |
| Any unmet need for health care because of cost                                      | 1,150                    | 28.9    | 27.8    | 65.9      | -38.1 ***  |
| Unmet need for doctor care  | 330                      | 8.3     | 7.0     | 53.4      | -46.4 ***  |
| Unmet need for specialist care  | 400                      | 10.1    | 9.0     | 47.3      | -38.3 ***  |
| Unmet need for dental care  | 900                      | 22.7    | 21.6    | 59.4      | -37.8 ***  |
| Did not fill a prescription for medicine  | 420                      | 10.7    | 9.9     | 36.6      | -26.7 ***  |
|   |                          |         |         |           |            |
| Any difficulties getting health care  | 1,070                    | 27.0    | 27.2    | 21.7      | 5.5        |
| Unable to get appointment when needed  Doctor's office/clinic did not accept health | 740                      | 18.6    | 18.8    | 14.0      | 4.7        |
| insurance   | 340                      | 8.6     | 8.4     | 15.9      | -7.5       |
| Doctor's office/clinic not accepting new patients                                   | 500                      | 12.6    | 12.6    | 13.5      | -0.9       |
| Boctor's office/clinic flot accepting new patients                                  | 300                      | 12.0    | 12.0    | 13.3      | -0.9       |
| Out of pocket health care costs in last 12 months                                   |                          |         |         |           |            |
| Less than \$200   | 870                      | 22.1    | 21.4    | 45.3      | -23.9 ***  |
| \$200 to \$499  | 790                      | 20.0    | 20.0    | 17.8      | 2.3        |
| \$500 to \$999  | 690                      | 17.4    | 17.7    | 8.6       | 9.1 **     |
| \$1,000 to \$2,999  | 750                      | 18.8    | 19.2    | 7.8       | 11.4 ***   |
| \$3,000 to \$4,999  | 300                      | 7.7     | 7.8     | 2.1       | 5.8 ***    |
| \$5,000 or more   | 200                      | 5.1     | 5.1     | 3.4       | 1.7        |
| Unknown   | 350                      | 8.9     | 8.7     | 15.1      | -6.4       |
| Any problems paying medical bills in past 12  |                          |         |         |           |            |
| months  | 730                      | 18.3    | 17.7    | 38.9      | -21.2 ***  |
| Sample size   | 2,836                    | 2,836   | 2,763   | 73        |            |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-2: Health Care Access and Use of Always Insured and Ever Uninsured Non-elderly Adults in Massachusetts, 2010

| Table C.4-2: Health Care Access and Use of Alway          | Total Pop                |             |                    |                   |                    |  |
|---|--------------------------|-------------|--------------------|-------------------|--------------------|--|
|   | Number                   |             | Always insured in  | Ever uninsured in |                    |  |
|   | (Thousands) <sup>1</sup> | Percent     | the past year      | the past year     | Difference         |  |
| Total population (thousands) <sup>1</sup>                 | 3,960                    |             | 3,710              | 230               |                    |  |
| Total population (percent)                                |                          | 100.0       | 100.0              | 100.0             |                    |  |
| Total population (percent)                                |                          | 100.0       | 100.0              | 100.0             |                    |  |
| Has a usual source of care (excluding ER)                 | 3,600                    | 91.0        | 92.5               | 67.6              | 24.9 ***           |  |
| Emergency room visits in last 12 months                   |                          |             |                    |                   |                    |  |
| Any emergency room visit                                  | 900                      | 22.7        | 22.4               | 27.7              | -5.3               |  |
| Multiple emergency room visits                            | 350                      | 8.9         | 8.9                | 8.0               | 1.0                |  |
| Emergency room visit for non-emergency                    |                          |             |                    |                   |                    |  |
| condition   | 310                      | 7.9         | 7.7                | 9.0               | -1.3               |  |
| Hospital stay in last 12 months                           | 290                      | 7.3         | 7.5                | 4.0               | 3.5 **             |  |
| Any visit to a doctor (including specialists) in last     |                          |             |                    |                   |                    |  |
| 12 months   | 3,350                    | 84.7        | 86.8               | 52.1              | 34.7 ***           |  |
|   |                          |             |                    |                   |                    |  |
| Visit to a general doctor in last 12 months               | 0.010                    | 0.1.0       | <b>65</b> <i>t</i> | <b>50 -</b>       | 00.4.***           |  |
| Any doctor visits   | 3,210                    | 81.0        | 83.1               | 50.7              | 32.4 ***           |  |
| Multiple doctor visits                                    | 2,250                    | 56.8        | 58.3               | 33.4              | 24.9 ***           |  |
| Doctor visit for preventive care                          | 2,920                    | 73.6        | 75.8               | 41.9              | 33.8 ***           |  |
| Any specialist visits in last 12 months                   | 1,960                    | 49.6        | 51.3               | 20.9              | 30.4 ***           |  |
| Any dental care visits in the last year                   | 2,940                    | 74.2        | 76.8               | 36.2              | 40.6 ***           |  |
| Took one or more prescription drugs in last 12            |                          |             |                    |                   |                    |  |
| months  | 2,700                    | 68.3        | 70.3               | 38.6              | 31.7 ***           |  |
| Any promote mond for booking of cost                      | 4.450                    | 20.0        | 20.0               | CO 4              | -41.5 ***          |  |
| Any unmet need for health care because of cost            | 1,150<br>330             | 28.9<br>8.3 | 26.6<br>6.1        | 68.1<br>43.3      | -41.5<br>-37.2 *** |  |
| Unmet need for doctor care                                | 400                      | 6.3<br>10.1 | 8.2                | 40.9              | -37.2<br>-32.7 *** |  |
| Unmet need for specialist care Unmet need for dental care |                          | 22.7        |                    | 52.1              | -32.7<br>-31.3 *** |  |
|   | 900                      |             | 20.9               |                   |                    |  |
| Did not fill a prescription for medicine                  | 420                      | 10.7        | 9.2                | 34.5              | -25.2 ***          |  |
| Any difficulties getting health care                      | 1,070                    | 27.0        | 27.0               | 25.8              | 1.2                |  |
| Unable to get appointment when needed                     | 740                      | 18.6        | 18.6               | 17.7              | 0.9                |  |
| Doctor's office/clinic did not accept health              | 0.40                     |             | • •                | 40.0              | 40.4.**            |  |
| insurance   | 340                      | 8.6         | 8.0                | 18.0              | -10.1 **           |  |
| Doctor's office/clinic not accepting new patients         | 500                      | 12.6        | 12.3               | 16.2              | -4.0               |  |
| Out of pocket health care costs in last 12 months         |                          |             |                    |                   |                    |  |
| Less than \$200   | 870                      | 22.1        | 21.2               | 37.1              | -15.9 ***          |  |
| \$200 to \$499  | 790                      | 20.0        | 20.1               | 20.0              | 0.1                |  |
| \$500 to \$999  | 690                      | 17.4        | 17.8               | 12.3              | 5.5 **             |  |
| \$1,000 to \$2,999  | 750                      | 18.8        | 19.4               | 9.7               | 9.7 ***            |  |
| \$3,000 to \$4,999  | 300                      | 7.7         | 8.1                | 1.7               | 6.3 ***            |  |
| \$5,000 or more   | 200                      | 5.1         | 5.2                | 3.8               | 1.3                |  |
| Unknown   | 350                      | 8.9         | 8.2                | 15.2              | -7.0 **            |  |
| Any problems paying medical bills in past 12              |                          |             |                    |                   |                    |  |
| months  | 730                      | 18.3        | 16.8               | 41.7              | -24.8 ***          |  |
| Sample size   | 2,836                    | 2,836       | 2,671              | 148               |                    |  |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>\* (\*\*) (\*\*\*)</sup> Difference is significantly different from zero at the .10 (.05) (.01) level, two-tailed test.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

| Table C.4-3: Health Care Access and Use for Non-elderly Adults in Mas  | ssachusetts, by Far | mily Income, 201 | 0        |               |   |              |               |  |
|--|---------------------|------------------|----------|---------------|---|--------------|---------------|--|
|  |                     |                  |          |               |   |              |               |  |
|  |                     |                  |          |               |   |              |               |  |
|  | Family Inc          | come Less Than   | 300% FPL | Family Income | Family Income Between 300% and 500% FPL |              | <u>'L</u>     |  |
|  |                     |                  |          |               |   |              | Family Income |  |
|  |                     | Less than        | 150-299% |               | 300-399%                                |              | At or Above   |  |
|  | All                 | 150% FPL         | FPL      | All           | FPL                                     | 400-499% FPL | 500% FPL      |  |
| Total population (thousands) 1   | 1,440               | 820              | 620      | 1,020         | 560                                     | 460          | 1,500         |  |
| Total population (percent)   | 100.0               | 100.0            | 100.0    | 100.0         | 100.0                                   | 100.0        | 100.0         |  |
| The property of the property o |                     |                  |          |               |   |              |               |  |
| Has a usual source of care (excluding ER)  | 88.2                | 88.4             | 88.1     | 91.3          | 90.5                                    | 92.3         | 93.4          |  |
| Emergency room visits in last 12 months  |                     |                  |          |               |   |              |               |  |
| Any emergency room visit   | 33.6                | 36.6             | 29.6     | 18.5          | 21.1                                    | 15.3         | 15.2          |  |
| Multiple emergency room visits   | 15.5                | 17.8             | 12.4     | 7.6           | 9.3                                     | 5.4          | 3.6           |  |
| Emergency room visit for non-emergency condition   | 12.6                | 15.2             | 9.2      | 6.1           | 7.6                                     | 4.3          | 4.5           |  |
|  |                     |                  |          |               |   |              |               |  |
| Hospital stay in last 12 months  | 11.1                | 12.3             | 9.6      | 6.0           | 4.9                                     | 7.3          | 4.6           |  |
| Any visit to a doctor (including specialists) in last 12 months  | 81.9                | 81.8             | 81.9     | 84.8          | 81.5                                    | 88.9         | 87.3          |  |
| Visit to a general doctor in last 12 months  |                     |                  |          |               |   |              |               |  |
| Any doctor visits  | 77.9                | 77.6             | 78.3     | 81.6          | 78.8                                    | 85.0         | 83.4          |  |
| Multiple doctor visits   | 59.0                | 58.0             | 60.2     | 54.2          | 54.2                                    | 54.3         | 56.3          |  |
| Doctor visit for preventive care   | 72.3                | 71.3             | 73.6     | 73.4          | 71.4                                    | 75.8         | 75.1          |  |
| Bootor visit for preventive date   | 72.0                | 71.0             | 70.0     | 70.4          | * | 70.0         | 70.1          |  |
| Any specialist visits in last 12 months  | 46.2                | 48.3             | 43.4     | 48.3          | 45.2                                    | 52.1         | 53.7          |  |
| Any dental care visits in the last year  | 62.7                | 61.8             | 63.9     | 76.3          | 73.3                                    | 79.9         | 83.7          |  |
| Took one or more prescription drugs in last 12 months  | 65.5                | 67.0             | 63.5     | 67.3          | 65.2                                    | 70.0         | 71.5          |  |
| Any unmet need for health care because of cost   | 40.8                | 37.6             | 45.0     | 29.2          | 29.6                                    | 28.8         | 17.3          |  |
| Unmet need for doctor care   | 13.8                | 12.4             | 15.5     | 7.9           | 8.0                                     | 7.8          | 3.3           |  |
| Unmet need for specialist care   | 15.2                | 13.7             | 17.1     | 10.8          | 10.5                                    | 11.2         | 4.7           |  |
| Unmet need for dental care   | 33.0                | 29.9             | 36.9     | 22.0          | 23.4                                    | 20.2         | 13.3          |  |
| Did not fill a prescription for medicine   | 16.3                | 16.5             | 16.1     | 10.7          | 11.4                                    | 9.9          | 5.2           |  |
| ·  |                     |                  |          |               |   |              |               |  |
| Any difficulties getting health care   | 30.5                | 29.7             | 31.6     | 25.3          | 22.8                                    | 28.4         | 24.8          |  |
| Unable to get appointment when needed  | 19.3                | 18.9             | 19.9     | 18.8          | 17.7                                    | 20.2         | 17.9          |  |
| Doctor's office/clinic did not accept health insurance   | 14.3                | 14.4             | 14.1     | 7.0           | 7.6                                     | 6.4          | 4.3           |  |
| Doctor's office/clinic not accepting new patients  | 15.5                | 15.7             | 15.2     | 9.8           | 7.3                                     | 13.0         | 11.7          |  |
| Out of pocket health care costs in last 12 months  |                     |                  |          |               |   |              |               |  |
| Less than \$200  | 33.5                | 42.0             | 22.3     | 17.0          | 19.9                                    | 13.3         | 14.7          |  |
| \$200 to \$499   | 19.8                | 17.3             | 23.0     | 22.4          | 23.7                                    | 20.9         | 18.5          |  |
| \$500 to \$999   | 15.4                | 14.8             | 16.2     | 19.0          | 18.1                                    | 20.0         | 18.3          |  |
| \$1,000 to \$2,999   | 11.6                | 8.1              | 16.2     | 23.0          | 20.5                                    | 26.1         | 22.9          |  |
| \$3,000 to \$4,999   | 5.5                 | 3.3              | 8.3      | 5.6           | 5.4                                     | 5.9          | 11.1          |  |
| \$5,000 or more  | 3.5                 | 2.7              | 4.4      | 5.6           | 5.4                                     | 5.9          | 6.3           |  |
| Unknown  | 10.8                | 11.7             | 9.6      | 7.4           | 7.0                                     | 7.9          | 8.1           |  |
|  |                     |                  |          |               |   |              |               |  |
| Any problems paying medical bills in past 12 months  | 27.4                | 24.5             | 31.2     | 19.8          | 20.7                                    | 18.7         | 8.6           |  |
| Sample size  | 912                 | 488              | 424      | 724           | 382                                     | 342          | 1,200         |  |

Sample size 912 488 424 724 382 342 1,200
Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)
Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

1 Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-4: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Race/Ethnicity, 2010

| Table C.4-4: Health Care Access and Use for Non-elderly Adults in Ma | SSachusells, by Race/E | trinicity, 2010 |       |          |
|--|------------------------|-----------------|-------|----------|
|  |                        | Non-Hispanic    |       |          |
|  | White                  | Black           | Other | Hispanic |
| Total population (thousands) <sup>1</sup>                            | 3,200                  | 200             | 300   | 250      |
| Total population (percent)   | 100.0                  | 100.0           | 100.0 | 100.0    |
| Has a usual source of care (excluding ER)                            | 91.5                   | 94.7            | 86.6  | 86.1     |
| Emergency room visits in last 12 months                              |                        |                 |       |          |
| Any emergency room visit   | 20.7                   | 42.8            | 25.0  | 28.8     |
| Multiple emergency room visits                                       | 7.4                    | 15.0            | 13.8  | 18.1     |
| Emergency room visit for non-emergency condition                     | 6.4                    | 20.5            | 9.6   | 13.7     |
| Hospital stay in last 12 months                                      | 6.4                    | 8.3             | 12.1  | 12.3     |
| Any visit to a doctor (including specialists) in last 12 months      | 86.0                   | 86.3            | 74.2  | 79.4     |
|  |                        |                 |       |          |
| Visit to a general doctor in last 12 months  Any doctor visits       | 82.1                   | 81.4            | 72.3  | 76.2     |
| Multiple doctor visits   | 57.8                   | 53.1            | 50.3  | 54.0     |
| Doctor visit for preventive care                                     | 74.4                   | 74.5            | 66.5  | 71.5     |
| ·  |                        |                 |       |          |
| Any specialist visits in last 12 months                              | 51.7                   | 39.7            | 36.3  | 46.3     |
| Any dental care visits in the last year                              | 76.7                   | 52.5            | 68.6  | 66.7     |
| Took one or more prescription drugs in last 12 months                | 69.8                   | 57.6            | 62.9  | 64.3     |
| Any unmet need for health care because of cost                       | 28.5                   | 32.9            | 25.6  | 35.3     |
| Unmet need for doctor care   | 7.9                    | 10.7            | 11.3  | 8.4      |
| Unmet need for specialist care                                       | 9.5                    | 13.1            | 10.2  | 15.1     |
| Unmet need for dental care   | 22.3                   | 24.0            | 20.1  | 29.6     |
| Did not fill a prescription for medicine                             | 10.4                   | 14.8            | 11.2  | 10.4     |
| Any difficulties getting health care                                 | 26.1                   | 22.5            | 33.6  | 33.8     |
| Unable to get appointment when needed                                | 17.4                   | 17.6            | 27.1  | 24.7     |
| Doctor's office/clinic did not accept health insurance               | 8.1                    | 8.7             | 11.7  | 11.3     |
| Doctor's office/clinic not accepting new patients                    | 11.9                   | 8.8             | 17.6  | 18.1     |
| Out of pocket health care costs in last 12 months                    |                        |                 |       |          |
| Less than \$200  | 19.3                   | 36.4            | 23.1  | 44.4     |
| \$200 to \$499   | 19.2                   | 17.2            | 33.6  | 15.7     |
| \$500 to \$999   | 18.5                   | 17.0            | 11.8  | 11.1     |
| \$1,000 to \$2,999   | 20.9                   | 10.7            | 12.0  | 8.2      |
| \$3,000 to \$4,999   | 8.3                    | 6.5             | 2.9   | 5.7      |
| \$5,000 or more  | 5.4                    | 0.0             | 6.7   | 4.0      |
| Unknown  | 8.4                    | 12.2            | 10.0  | 11.0     |
|  |                        |                 |       |          |
| Any problems paying medical bills in past 12 months                  | 17.7                   | 25.4            | 16.2  | 23.9     |
| Sample size  | 2,446                  | 94              | 177   | 119      |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-5: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Health Status, 2010

|   | Good, Very Good, or |                     |
|---|---------------------|---------------------|
|   | Excellent Health    | Fair or Poor Health |
| Total population (thousands) <sup>1</sup>                       | 3,520               | 440                 |
| Total population (percent)                                      | 100.0               | 100.0               |
| Has a usual source of care (excluding ER)                       | 91.1                | 90.3                |
| , · · · · · · · · · · · · · · · · · · ·                         |                     |                     |
| Emergency room visits in last 12 months                         | 40.0                | 40.4                |
| Any emergency room visit  | 19.8                | 46.1                |
| Multiple emergency room visits                                  | 6.2                 | 30.6                |
| Emergency room visit for non-emergency condition                | 6.8                 | 16.1                |
| Hospital stay in last 12 months                                 | 5.0                 | 25.7                |
| Any visit to a doctor (including specialists) in last 12 months | 83.9                | 90.7                |
| Visit to a general doctor in last 12 months                     |                     |                     |
| Any doctor visits   | 80.3                | 86.4                |
| Multiple doctor visits  | 53.9                | 79.6                |
| Doctor visit for preventive care                                | 73.0                | 78.3                |
| Any specialist visits in last 12 months                         | 46.8                | 71.4                |
| Any dental care visits in the last year                         | 75.9                | 60.7                |
| Took one or more prescription drugs in last 12 months           | 65.4                | 91.0                |
| Any unmet need for health care because of cost                  | 26.8                | 46.1                |
| Unmet need for doctor care                                      | 7.3                 | 16.2                |
| Unmet need for specialist care                                  | 8.7                 | 21.2                |
| Unmet need for dental care                                      | 20.8                | 37.9                |
| Did not fill a prescription for medicine                        | 8.9                 | 24.8                |
| Any difficulties getting health care                            | 24.7                | 45.6                |
| Unable to get appointment when needed                           | 17.0                | 31.7                |
| Doctor's office/clinic did not accept health insurance          | 7.2                 | 20.2                |
| Doctor's office/clinic not accepting new patients               | 10.8                | 26.5                |
| Out of pocket health care costs in last 12 months               |                     |                     |
| Less than \$200   | 22.0                | 22.5                |
| \$200 to \$499  | 20.5                | 15.5                |
| \$500 to \$999  | 17.6                | 16.3                |
| \$1,000 to \$2,999  | 19.0                | 17.7                |
| \$3,000 to \$4,999  | 7.4                 | 9.8                 |
| \$5,000 or more   | 4.7                 | 8.1                 |
| Unknown   | 8.8                 | 10.1                |
| Any problems paying medical bills in past 12 months             | 16.2                | 25.7                |
| Sample size   | 2,483               | 35.7<br>353         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.4-6: Health Care Access and Use for Non-elderly Adults in Massachusetts, by Disability Status, 2010

|   | No activity limitations | Activity limitations due to |
|---|-------------------------|-----------------------------|
|   | due to health problems  | health problems             |
| Total population (thousands) <sup>1</sup>                       | 3,210                   | 750                         |
| Total population (trousands)  Total population (percent)        | 100.0                   | 100.0                       |
| Total population (percent)                                      | 100.0                   | 100.0                       |
| Has a usual source of care (excluding ER)                       | 90.6                    | 92.4                        |
| Emergency room visits in last 12 months                         |                         |                             |
| Any emergency room visit  | 19.2                    | 37.7                        |
| Multiple emergency room visits                                  | 6.2                     | 20.7                        |
| Emergency room visit for non-emergency condition                | 6.6                     | 13.4                        |
| Hospital stay in last 12 months                                 | 4.4                     | 20.0                        |
| Any visit to a doctor (including specialists) in last 12 months | 83.4                    | 90.4                        |
| Visit to a general doctor in last 12 months                     |                         |                             |
| Any doctor visits   | 79.7                    | 86.5                        |
| Multiple doctor visits  | 52.2                    | 76.5                        |
| Doctor visit for preventive care                                | 73.1                    | 76.1                        |
| Any specialist visits in last 12 months                         | 45.0                    | 69.4                        |
| Any dental care visits in the last year                         | 76.5                    | 64.2                        |
| Took one or more prescription drugs in last 12 months           | 63.9                    | 86.8                        |
| Any unmet need for health care because of cost                  | 25.8                    | 42.2                        |
| Unmet need for doctor care                                      | 6.6                     | 15.5                        |
| Unmet need for specialist care                                  | 8.1                     | 18.9                        |
| Unmet need for dental care                                      | 20.4                    | 32.5                        |
| Did not fill a prescription for medicine                        | 8.2                     | 21.4                        |
| Any difficulties getting health care                            | 23.5                    | 42.1                        |
| Unable to get appointment when needed                           | 16.1                    | 29.5                        |
| Doctor's office/clinic did not accept health insurance          | 6.8                     | 16.3                        |
| Doctor's office/clinic not accepting new patients               | 10.5                    | 21.7                        |
| Out of pocket health care costs in last 12 months               |                         |                             |
| Less than \$200   | 22.3                    | 21.3                        |
| \$200 to \$499  | 20.6                    | 17.1                        |
| \$500 to \$999  | 17.3                    | 17.9                        |
| \$1,000 to \$2,999  | 19.0                    | 18.1                        |
| \$3,000 to \$4,999  | 7.3                     | 9.2                         |
| \$5,000 or more   | 5.0                     | 5.6                         |
| Unknown   | 8.5                     | 10.8                        |
| Any problems paying medical bills in past 12 months             | 15.2                    | 31.9                        |
| Sample size   | 2,229                   | 607                         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Family Income, 2010

| Table C.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Family Income, 2010 |                 |                |                                  |           | T        |            |              |          |           |
|--|-----------------|----------------|----------------------------------|-----------|----------|------------|--------------|----------|-----------|
|  |                 |                |                                  |           |          | Family Ind | come Betweer | 300% and |           |
|  | Non-elderly Adu | ult Population | Family Income Less Than 300% FPL |           | 500% FPL |            |              |          |           |
|  |                 |                |                                  |           |          |            |              |          |           |
|  |                 |                |                                  |           |          |            |              |          | Family    |
|  |                 |                |                                  |           |          |            |              |          | Income At |
|  | Number          |                |                                  | Less than | 150-299% |            | 300-399%     | 400-499% | or Above  |
|  | (Thousands)1    | Percent        | All                              | 150% FPL  | FPL      | All        | FPL          | FPL      | 500% FPL  |
| Total population (thousands) <sup>1</sup>  | 3960            |                | 1,440                            | 820       | 620      | 1,020      | 560          | 460      | 1,500     |
| Total population (percent)   |                 | 100.0          | 100.0                            | 100.0     | 100.0    | 100.0      | 100.0        | 100.0    | 100.0     |
| Impact of individual mandate on insurance coverage   |                 |                |                                  |           |          |            |              |          |           |
| Insuredalready had coverage  | 2,770           | 70.0           | 54.2                             | 54.3      | 54.1     | 73.2       | 71.0         | 75.9     | 82.9      |
| Insuredobtained coverage   | 190             | 4.8            | 8.6                              | 7.3       | 10.4     | 3.6        | 3.6          | 3.7      | 1.9       |
| Not insuredcould not find affordable coverage  | 80              | 1.9            | 3.4                              | 2.6       | 4.4      | 1.7        | 2.2          | 1.0      | 0.6       |
| Not insureddecided not to obtain coverage  | 20              | 0.4            | 0.4                              | 0.3       | 0.5      | 0.5        | 0.4          | 0.5      | 0.3       |
| Something else   | 70              | 1.7            | 2.6                              | 3.1       | 2.0      | 1.5        | 1.5          | 1.5      | 1.1       |
| Not aware of mandate   | 650             | 16.4           | 23.8                             | 25.2      | 21.9     | 14.7       | 14.8         | 14.6     | 10.6      |
| Don't know/refused   | 190             | 4.7            | 7.0                              | 7.2       | 6.6      | 4.9        | 6.6          | 2.7      | 2.5       |
| Paid penalty in 2010 taxes for not having coverage by December   |                 |                |                                  |           |          |            |              |          |           |
| 31, 2009   | 60              | 1.5            | 3.0                              | 2.2       | 4.1      | 1.3        | 1.2          | 1.4      | 0.3       |
| Did not pay penalty  | 3,810           | 96.2           | 92.4                             | 94.1      | 90.3     | 97.5       | 97.1         | 98.1     | 98.9      |
| Unknown  | 90              | 2.2            | 4.6                              | 3.7       | 5.7      | 1.2        | 1.7          | 0.5      | 8.0       |
| Support for health reform  |                 |                |                                  |           |          |            |              |          |           |
| Supports reform  | 2,760           | 69.6           | 70.1                             | 72.0      | 67.5     | 66.1       | 63.9         | 68.9     | 71.5      |
| Does not support reform  | 640             | 16.2           | 14.9                             | 13.2      | 17.3     | 19.2       | 19.4         | 19.1     | 15.3      |
| Undecided/Unknown  | 560             | 14.2           | 15.0                             | 14.8      | 15.2     | 14.6       | 16.7         | 12.1     | 13.2      |
| Sample size  | 2,836           | 2,836          | 912                              | 488       | 424      | 724        | 382          | 342      | 1,200     |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

1 Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-1: Health Care Access and Use for Elderly Adults in Massachusetts, by Family Income, 2010

| Table D.4-1: Health Care Access and Use for Elderly Adults in Mass | achusetts, by Far | nily Income, 20   | )10             |       |                 |                 | 1                                 |
|--|-------------------|---|-----------------|-------|-----------------|-----------------|-----------------------------------|
|  | Family Inc        | Family Income Between 300% at Family Income Less Than 300% FPL 500% FPL |                 |       |                 | n 300% and      | Family                            |
|  | All               | Less than<br>150% FPL   | 150-299%<br>FPL | All   | 300-399%<br>FPL | 400-499%<br>FPL | Income At<br>or Above<br>500% FPL |
| Total population (thousands) <sup>1</sup>                          | 480               | 200   | 270             | 210   | 120             | 90              | 220                               |
| Total population (percent)   | 100.0             | 100.0   | 100.0           | 100.0 | 100.0           | 100.0           | 100.0                             |
| Has a usual source of care (excluding ER)                          | 94.0              | 92.3  | 95.3            | 94.9  | 95.3            | 94.4            | 97.6                              |
| Emergency room visits in last 12 months                            |                   |   |                 |       |                 |                 |                                   |
| Any emergency room visit   | 33.2              | 32.5  | 33.7            | 25.8  | 23.8            | 28.7            | 25.2                              |
| Multiple emergency room visits                                     | 15.2              | 17.0  | 13.9            | 10.2  | 9.6             | 11.2            | 7.2                               |
| Emergency room visit for non-emergency condition                   | 8.8               | 11.3  | 7.0             | 3.8   | 3.8             | 3.8             | 4.2                               |
| Hospital stay in last 12 months                                    | 25.5              | 26.1  | 25.2            | 16.6  | 15.6            | 18.1            | 14.4                              |
| Any visit to a doctor (including specialists) in last 12 months    | 89.8              | 86.6  | 92.2            | 94.1  | 94.3            | 93.8            | 97.1                              |
| Visit to a general doctor in last 12 months                        |                   |   |                 |       |                 |                 |                                   |
| Any doctor visits  | 85.9              | 79.7  | 90.4            | 91.3  | 90.8            | 91.9            | 95.5                              |
| Multiple doctor visits   | 72.8              | 68.8  | 75.8            | 76.0  | 69.1            | 85.9            | 81.9                              |
| Doctor visit for preventive care                                   | 81.5              | 75.0  | 86.2            | 88.9  | 87.6            | 90.8            | 90.6                              |
| Any specialist visits in last 12 months                            | 61.7              | 55.6  | 66.1            | 72.6  | 66.3            | 81.7            | 79.2                              |
| Any dental care visits in the last year                            | 52.2              | 44.6  | 57.8            | 82.4  | 82.0            | 83.1            | 86.7                              |
| Took one or more prescription drugs in last 12 months              | 87.6              | 83.9  | 90.4            | 91.1  | 90.4            | 92.1            | 92.8                              |
| Any unmet need for health care because of cost                     | 22.1              | 23.9  | 20.8            | 10.5  | 8.5             | 13.4            | 6.7                               |
| Unmet need for doctor care   | 3.8               | 4.5   | 3.2             | 0.9   | 0.4             | 1.5             | 0.7                               |
| Unmet need for specialist care                                     | 2.8               | 1.9   | 3.4             | 2.4   | 1.7             | 3.3             | 1.0                               |
| Unmet need for dental care   | 14.2              | 14.5  | 13.9            | 7.2   | 7.1             | 7.2             | 2.6                               |
| Did not fill a prescription for medicine                           | 10.6              | 10.1  | 11.0            | 3.2   | 3.4             | 2.9             | 4.5                               |
| Any difficulties getting health care                               | 14.0              | 16.2  | 12.4            | 15.6  | 13.6            | 18.4            | 14.8                              |
| Unable to get appointment when needed                              | 8.7               | 8.7   | 8.6             | 10.5  | 8.5             | 13.3            | 11.6                              |
| Doctor's office/clinic did not accept health insurance             | 4.8               | 7.5   | 2.9             | 1.5   | 1.2             | 2.0             | 1.7                               |
| Doctor's office/clinic not accepting new patients                  | 5.0               | 5.6   | 4.5             | 5.1   | 3.9             | 6.8             | 5.8                               |
| Out of pocket health care costs in last 12 months                  |                   |   |                 |       |                 |                 |                                   |
| Less than \$200  | 27.9              | 39.3  | 19.5            | 13.1  | 13.1            | 13.1            | 11.3                              |
| \$200 to \$499   | 17.3              | 14.5  | 19.3            | 21.2  | 24.7            | 16.2            | 17.9                              |
| \$500 to \$999   | 16.7              | 17.3  | 16.3            | 16.7  | 17.6            | 15.5            | 16.3                              |
| \$1,000 to \$2,999   | 17.4              | 11.4  | 21.8            | 24.4  | 24.1            | 24.8            | 26.5                              |
| \$3,000 to \$4,999   | 7.0               | 5.9   | 7.9             | 12.5  | 9.4             | 16.9            | 12.2                              |
| \$5,000 or more  | 4.7               | 1.0   | 7.4             | 5.7   | 4.1             | 8.1             | 10.0                              |
| Unknown  | 9.0               | 10.5  | 7.9             | 6.4   | 7.0             | 5.5             | 5.7                               |
| Any problems paying medical bills in past 12 months                | 11.8              | 13.2  | 10.7            | 4.8   | 4.2             | 5.7             | 5.3                               |
| Sample size  | 531               | 227   | 304             | 225   | 130             | 95              | 223                               |
| Sample size  | 001               | 221   | 504             | 220   | 130             | 30              | 223                               |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-2: Health Care Access and Use for Elderly Adults in Massachusetts, by Race/Ethnicity<sup>1</sup>, 2010.

| Table D.4-2: Health Care Access and Use for Elderly Adults in Massa | chusetts, by Race/Ethnicity ', 2010 |       |
|---|-------------------------------------|-------|
|   |                                     |       |
|   | White, Non-Hispanic                 | Other |
| Total population (thousands) <sup>2</sup>                           | 790                                 | 110   |
| Total population (percent)  | 100.0                               | 100.0 |
| Has a usual source of care (excluding ER)                           | 96.0                                | 88.5  |
| Emergency room visits in last 12 months                             |                                     |       |
| Any emergency room visit  | 29.8                                | 28.0  |
| Multiple emergency room visits                                      | 11.7                                | 15.2  |
| Emergency room visit for non-emergency condition                    | 5.0                                 | 17.7  |
| Hospital stay in last 12 months                                     | 20.7                                | 21.3  |
| Any visit to a doctor (including specialists) in last 12 months     | 94.0                                | 82.2  |
| Visit to a general doctor in last 12 months                         |                                     |       |
| Any doctor visits   | 91.2                                | 76.6  |
| Multiple doctor visits  | 77.7                                | 61.4  |
| Doctor visit for preventive care                                    | 87.3                                | 71.3  |
| Any specialist visits in last 12 months                             | 71.8                                | 43.9  |
| Any dental care visits in the last year                             | 68.4                                | 60.8  |
| Took one or more prescription drugs in last 12 months               | 91.4                                | 77.2  |
| Any unmet need for health care because of cost                      | 14.3                                | 25.9  |
| Unmet need for doctor care  | 2.3                                 | 3.0   |
| Unmet need for specialist care                                      | 2.1                                 | 3.6   |
| Unmet need for dental care  | 8.6                                 | 18.1  |
| Did not fill a prescription for medicine                            | 6.5                                 | 14.6  |
| Any difficulties getting health care                                | 13.3                                | 23.8  |
| Unable to get appointment when needed                               | 9.5                                 | 11.9  |
| Doctor's office/clinic did not accept health insurance              | 2.2                                 | 11.0  |
| Doctor's office/clinic not accepting new patients                   | 4.4                                 | 11.3  |
| Out of pocket health care costs in last 12 months                   |                                     |       |
| Less than \$200   | 18.9                                | 31.9  |
| \$200 to \$499  | 18.7                                | 16.1  |
| \$500 to \$999  | 16.5                                | 17.6  |
| \$1,000 to \$2,999  | 22.7                                | 10.2  |
| \$3,000 to \$4,999  | 10.0                                | 6.3   |
| \$5,000 or more   | 6.8                                 | 2.1   |
| Unknown   | 6.5                                 | 15.7  |
| Any problems paying medical bills in past 12 months                 | 7.8                                 | 14.7  |
| Sample size   | 897                                 | 82    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>&</sup>lt;sup>1</sup>Non-white, non-Hispanic and Hispanic categories have been combined due to small sample sizes.

<sup>&</sup>lt;sup>2</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-3: Health Care Access and Use for Elderly Adults in Massachusetts, by Health Status, 2010

|   | Good, Very Good, or<br>Excellent Health | Fair or Poor Health |
|---|---|---------------------|
| Total population (thousands) <sup>1</sup>                       | 680                                     | 220                 |
| Total population (percent)                                      | 100.0                                   | 100.0               |
| Has a usual source of care (excluding ER)                       | 95.6                                    | 93.4                |
| Emergency room visits in last 12 months                         |   |                     |
| Any emergency room visit  | 24.0                                    | 47.1                |
| Multiple emergency room visits                                  | 7.9                                     | 25.5                |
| Emergency room visit for non-emergency condition                | 5.3                                     | 10.5                |
| Hospital stay in last 12 months                                 | 14.6                                    | 40.3                |
| Any visit to a doctor (including specialists) in last 12 months | 91.8                                    | 95.0                |
| Visit to a general doctor in last 12 months                     |   |                     |
| Any doctor visits   | 88.9                                    | 91.0                |
| Multiple doctor visits  | 72.7                                    | 85.4                |
| Doctor visit for preventive care                                | 84.9                                    | 86.7                |
| Any specialist visits in last 12 months                         | 66.5                                    | 74.4                |
| Any dental care visits in the last year                         | 72.3                                    | 52.3                |
| Took one or more prescription drugs in last 12 months           | 87.9                                    | 95.1                |
| Any unmet need for health care because of cost                  | 12.7                                    | 25.4                |
| Unmet need for doctor care                                      | 1.1                                     | 6.2                 |
| Unmet need for specialist care                                  | 1.6                                     | 4.2                 |
| Unmet need for dental care                                      | 7.9                                     | 15.5                |
| Did not fill a prescription for medicine                        | 6.3                                     | 11.2                |
| Any difficulties getting health care                            | 14.2                                    | 15.6                |
| Unable to get appointment when needed                           | 9.2                                     | 11.8                |
| Doctor's office/clinic did not accept health insurance          | 3.3                                     | 3.2                 |
| Doctor's office/clinic not accepting new patients               | 5.7                                     | 3.7                 |
| Out of pocket health care costs in last 12 months               |   |                     |
| Less than \$200   | 21.8                                    | 16.5                |
| \$200 to \$499  | 18.7                                    | 17.3                |
| \$500 to \$999  | 16.3                                    | 17.8                |
| \$1,000 to \$2,999  | 21.4                                    | 20.5                |
| \$3,000 to \$4,999  | 9.3                                     | 10.3                |
| \$5,000 or more   | 5.5                                     | 8.4                 |
| Unknown   | 7.1                                     | 9.1                 |
| Any problems paying medical bills in past 12 months             | 7.2                                     | 13.1                |
| Sample size   | 749                                     | 230                 |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Note: In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table D.4-4: Health Care Access and Use for Elderly Adults in Massachusetts, by Disability Status, 2010

| Table D.4-4: Health Care Access and Use for Elderly Adults in Massac | husetts, by Disability Status, 2 | 2010                        |
|--|----------------------------------|-----------------------------|
|  |                                  |                             |
|  | No activity limitations          | Activity limitations due to |
|  | due to health problems           | health problems             |
| Total population (thousands) <sup>1</sup>                            | 610                              | 290                         |
| Total population (triousarius)                                       |                                  | 100.0                       |
| Total population (percent)   | 100.0                            | 100.0                       |
| Has a usual source of care (excluding ER)                            | 94.9                             | 95.4                        |
| Emergency room visits in last 12 months                              |                                  |                             |
| Any emergency room visit   | 22.4                             | 44.5                        |
| Multiple emergency room visits                                       | 8.2                              | 20.4                        |
| Emergency room visit for non-emergency condition                     | 5.9                              | 7.9                         |
| Emergency room visit for non-emergency condition                     | 5.9                              | 7.9                         |
| Hospital stay in last 12 months                                      | 13.0                             | 37.2                        |
| Any visit to a doctor (including specialists) in last 12 months      | 91.2                             | 95.3                        |
| The violation (morading sposidinote) in last 12 morals               | 31.2                             | 30.3                        |
| Visit to a general doctor in last 12 months                          |                                  |                             |
| Any doctor visits  | 88.9                             | 90.6                        |
| Multiple doctor visits   | 73.4                             | 80.7                        |
| Doctor visit for preventive care                                     | 85.1                             | 85.9                        |
| ·  |                                  |                             |
| Any specialist visits in last 12 months                              | 63.1                             | 79.7                        |
| Any dental care visits in the last year                              | 71.2                             | 59.6                        |
| Took one or more prescription during in local 12 months              | 07.0                             | 0F 2                        |
| Took one or more prescription drugs in last 12 months                | 87.0                             | 95.3                        |
| Any unmet need for health care because of cost                       | 12.4                             | 22.7                        |
| Unmet need for doctor care   | 1.7                              | 3.7                         |
| Unmet need for specialist care                                       | 1.7                              | 3.3                         |
| Unmet need for dental care   | 8.3                              | 12.8                        |
| Did not fill a prescription for medicine                             | 5.1                              | 12.4                        |
| Did not hill a prescription for medicine                             | 3.1                              | 12.4                        |
| Any difficulties getting health care                                 | 12.8                             | 18.3                        |
| Unable to get appointment when needed                                | 7.7                              | 14.3                        |
| Doctor's office/clinic did not accept health insurance               | 2.5                              | 4.9                         |
| Doctor's office/clinic not accepting new patients                    | 5.9                              | 3.8                         |
|  |                                  |                             |
| Out of pocket health care costs in last 12 months                    |                                  |                             |
| Less than \$200  | 23.9                             | 13.2                        |
| \$200 to \$499   | 19.0                             | 17.0                        |
| \$500 to \$999   | 15.7                             | 18.6                        |
| \$1,000 to \$2,999   | 21.7                             | 20.1                        |
| \$3,000 to \$4,999   | 8.3                              | 12.1                        |
| \$5,000 or more  | 4.7                              | 9.4                         |
| Unknown  | 6.7                              | 9.5                         |
|  |                                  | -                           |
| Any problems paying medical bills in past 12 months                  | 6.8                              | 12.4                        |
| Sample size  | 661                              | 318                         |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

because estimates based on small subgroups of the overall population have larger variances, making point estimates less precise.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.2-1: Health Insurance Coverage in Massachusetts, by Region, 2010

|   | Western | Central | Northeast | Metrowest | Southeast | Boston |
|---|---------|---------|-----------|-----------|-----------|--------|
| Total population (thousands) <sup>1</sup>                     | 810     | 780     | 720       | 2,220     | 1,170     | 720    |
| Total population (percent)                                    | 100.0   | 100.0   | 100.0     | 100.0     | 100.0     | 100.0  |
| Any health insurance coverage                                 | 97.9    | 97.7    | 97.0      | 98.7      | 98.3      | 97.9   |
| Uninsured   | 2.1     | 2.3     | 3.0       | 1.3       | 1.7       | 2.1    |
| Among those with insurance, type of coverage <sup>2</sup>     |         |         |           |           |           |        |
| 1. Medicare   | 19.5    | 13.9    | 16.6      | 15.7      | 18.8      | 16.4   |
| Employer-sponsored insurance                                  | 59.4    | 70.3    | 66.2      | 71.6      | 61.4      | 62.2   |
| 3. MassHealth, CommCare, or CommChoice                        | 16.6    | 11.4    | 11.4      | 8.0       | 15.7      | 17.7   |
| 4. Non-group coverage   | 3.1     | 2.9     | 4.1       | 3.9       | 2.8       | 2.0    |
| 5. Other health insurance                                     | 1.4     | 1.5     | 1.6       | 0.8       | 1.5       | 1.7    |
| Ever uninsured in last 12 months                              | 4.5     | 6.0     | 4.2       | 2.4       | 3.9       | 5.7    |
| Always insured in last 12 months                              | 94.3    | 93.6    | 95.4      | 97.0      | 95.7      | 93.3   |
| Unknown   | 1.2     | 0.4     | 0.4       | 0.7       | 0.4       | 1.0    |
| Always uninsured in last 12 months                            | 1.1     | 1.1     | 1.5       | 0.8       | 0.4       | 1.0    |
| Ever insured in last 12 months                                | 98.1    | 98.1    | 98.4      | 99.1      | 99.2      | 98.6   |
| Unknown   | 0.8     | 8.0     | 0.2       | 0.2       | 0.3       | 0.5    |
| Number of months uninsured in last 12 months                  |         |         |           |           |           |        |
| None  | 94.3    | 93.6    | 95.4      | 97.0      | 95.7      | 93.3   |
| 1 to 5 months   | 1.5     | 2.5     | 1.3       | 1.1       | 1.1       | 2.6    |
| 6 to 11 months  | 0.5     | 1.2     | 0.6       | 0.3       | 1.7       | 1.2    |
| 12 months <sup>3</sup>  | 1.1     | 1.1     | 1.5       | 0.8       | 0.4       | 1.0    |
| Unknown   | 2.6     | 1.6     | 1.2       | 0.9       | 1.1       | 1.9    |
| Among those uninsured for 12 months, length of time uninsured |         |         |           |           |           |        |
| Less than 2 years   |         |         |           |           |           |        |
| 2 to 5 years  |         |         |           |           |           |        |
| 5 years or more   |         |         |           |           |           |        |
| Received any care through Free Care in last 12 months         | 0.4     | 1.0     | 0.4       | 0.3       | 0.5       | 0.4    |
| Did not receive care through Free Care in last 12 months      | 98.4    | 98.2    | 99.2      | 99.1      | 99.4      | 98.1   |
| Unknown   | 1.2     | 0.8     | 0.5       | 0.6       | 0.1       | 1.5    |
| Sample size   | 621     | 567     | 497       | 1,506     | 870       | 394    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.2-2: Health Insurance Coverage of Non-elderly Adults in Massachusetts, By Region, 2010

| Table E.2-2: Health Insurance Coverage of Non-elderly Adults  | - massasmassmassmassmassmassmassmassmassm | o, 2) . tog.o, 2 |           |           |           |        |
|---|---|------------------|-----------|-----------|-----------|--------|
|   | Western                                   | Central          | Northeast | Metrowest | Southeast | Boston |
| Total population (thousands) <sup>1</sup>                     | 480                                       | 500              | 440       | 1,330     | 690       | 520    |
| Total population (percent)                                    | 100.0                                     | 100.0            | 100.0     | 100.0     | 100.0     | 100.0  |
| Any health insurance coverage                                 | 96.9                                      | 96.3             | 95.2      | 98.2      | 97.2      | 97.1   |
| Uninsured   | 3.1                                       | 3.7              | 4.8       | 1.8       | 2.8       | 2.9    |
| Among those with insurance, type of coverage <sup>2</sup>     |   |                  |           |           |           |        |
| 1. Medicare   | 9.3                                       | 3.7              | 4.7       | 4.2       | 6.3       | 8.3    |
| 2. Employer-sponsored insurance                               | 70.3                                      | 80.1             | 80.5      | 83.6      | 72.3      | 74.1   |
| 3. MassHealth, CommCare, or CommChoice                        | 15.7                                      | 12.6             | 10.3      | 6.6       | 15.8      | 14.6   |
| 4. Non-group coverage   | 3.1                                       | 2.0              | 2.5       | 4.3       | 3.1       | 2.0    |
| 5. Other health insurance                                     | 1.6                                       | 1.6              | 2.0       | 1.2       | 2.5       | 1.0    |
| Ever uninsured in last 12 months                              | 6.1                                       | 8.8              | 6.7       | 3.3       | 6.1       | 7.1    |
| Always insured in last 12 months                              | 92.5                                      | 91.0             | 93.3      | 95.9      | 93.3      | 92.1   |
| Unknown   | 1.3                                       | 0.2              | 0.0       | 0.7       | 0.6       | 0.7    |
| Always uninsured in last 12 months                            | 1.4                                       | 1.7              | 2.4       | 1.2       | 0.8       | 1.4    |
| Ever insured in last 12 months                                | 97.3                                      | 97.0             | 97.4      | 98.5      | 98.7      | 98.0   |
| Unknown   | 1.4                                       | 1.3              | 0.3       | 0.3       | 0.6       | 0.6    |
| Number of months uninsured in last 12 months                  |   |                  |           |           |           |        |
| None  | 92.5                                      | 91.0             | 93.3      | 95.9      | 93.3      | 92.1   |
| 1 to 5 months   | 2.1                                       | 3.4              | 2.1       | 1.5       | 1.6       | 3.4    |
| 6 to 11 months  | 0.3                                       | 1.9              | 1.0       | 0.2       | 2.6       | 1.4    |
| 12 months <sup>3</sup>  | 1.4                                       | 1.7              | 2.4       | 1.2       | 0.8       | 1.4    |
| Unknown   | 3.6                                       | 2.0              | 1.2       | 1.1       | 1.7       | 1.6    |
| Among those uninsured for 12 months, length of time uninsured |   |                  |           |           |           |        |
| Less than 2 years   |   |                  |           |           |           |        |
| 2 to 5 years  |   |                  |           |           |           |        |
| 5 years or more   |   |                  |           |           |           |        |
| Received any care through Free Care in last 12 months         | 0.7                                       | 1.5              | 0.6       | 0.5       | 0.8       | 0.4    |
| Did not receive care through Free Care in last 12 months      | 97.7                                      | 97.7             | 99.2      | 98.7      | 99.1      | 97.5   |
| Unknown   | 1.6                                       | 0.8              | 0.2       | 0.8       | 0.1       | 2.0    |
| Sample size   | 386                                       | 374              | 330       | 934       | 524       | 288    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Individuals are assigned to a single type of coverage based on the listed insurance hierarchy, with coverage types assigned in the order listed in the hierarchy.

<sup>3</sup>Any infants who were reported as having been uninsured since birth would be included in "12 months uninsured."

Table E.3-1: Demographic, Health and Socioeconomic Characteristics of Massachusetts Residents, By Region, 2010

| Table E.3-1: Demographic, Health and Socioecon            | omic Characteris | tics of Massach | usetts Residents | s, By Region, 20 | 10           |        |
|---|------------------|-----------------|------------------|------------------|--------------|--------|
|   | Western          | Central         | Northeast        | Metrowest        | Southeast    | Boston |
| Total population (thousands) <sup>1</sup>                 | 810              | 780             | 720              | 2,220            | 1,170        | 720    |
| Total population (percent)                                | 100.0            | 100.0           | 100.0            | 100.0            | 100.0        | 100.0  |
| Age   |                  |                 |                  |                  |              |        |
| Child (0 to 18)   | 26.3             | 23.5            | 24.3             | 25.3             | 26.0         | 16.9   |
| Non-elderly adult (19 to 64)                              | 59.3             | 63.6            | 62.1             | 60.2             | 58.7         | 71.4   |
| Elderly adult (65 and older)                              | 14.4             | 12.9            | 13.6             | 14.5             | 15.3         | 11.6   |
| Gender  |                  |                 |                  |                  |              |        |
| Male  | 49.9             | 49.8            | 46.7             | 49.2             | 48.4         | 44.9   |
| Female  | 50.1             | 50.2            | 53.3             | 50.8             | 51.6         | 55.1   |
|   | 100.0            | 100.0           | 100.0            | 100.0            | 100.0        | 100.0  |
| Race/Ethnicity  |                  |                 |                  |                  |              |        |
| White, non-Hispanic                                       | 81.7             | 87.3            | 83.2             | 78.3             | 86.9         | 52.3   |
| Black, non-Hispanic                                       | 3.3              | 2.7             | 1.7              | 3.9              | 3.3          | 23.9   |
| Asian, non-Hispanic                                       | 2.8              | 3.4             | 2.1              | 8.4              | 1.1          | 7.3    |
| Other/multiple races, non-Hispanic                        | 3.9              | 0.7             | 1.7              | 3.4              | 4.2          | 3.8    |
| Hispanic  | 8.4              | 5.9             | 11.3             | 6.1              | 4.4          | 12.7   |
| U.S. citizenship status                                   |                  |                 |                  |                  |              |        |
| Citizen   | 96.0             | 96.2            | 93.9             | 92.5             | 94.9         | 90.5   |
| Non-citizen   | 1.8              | 2.4             | 2.0              | 5.4              | 2.0          | 6.6    |
| Unknown   | 2.2              | 1.4             | 4.1              | 2.1              | 3.1          | 2.9    |
| Years residing in Massachusetts                           |                  |                 |                  |                  |              |        |
| -   | 10.6             | 9.4             | 12.8             | 12.3             | 8.1          | 14.2   |
| 5 years or less   | 86.0             | 9.4<br>87.8     | 81.8             | 84.5             | 88.2         | 81.6   |
| More than 5 years Unknown                                 | 3.4              | 2.9             | 5.3              | 3.2              | 3.7          | 4.2    |
| Llocation Charters  |                  |                 |                  |                  |              |        |
| Health Status   | 07.0             | 07.0            | 00.4             | 04.7             | 07.4         | 07.4   |
| Good, very good or excellent                              | 87.0             | 87.2            | 89.1             | 91.7             | 87.1         | 87.4   |
| Fair or poor  | 13.0             | 12.8            | 10.9             | 8.3              | 12.9         | 12.6   |
| Activities are limited by health problem                  | 24.1             | 20.8            | 20.1             | 15.6             | 19.2         | 20.4   |
| Family type   |                  |                 |                  |                  |              |        |
| Single-parent family with children                        | 12.0             | 6.6             | 10.0             | 7.9              | 10.7         | 11.7   |
| Two-parent family with children                           | 39.0             | 47.6            | 38.6             | 44.6             | 41.1         | 25.6   |
| Married couple, no children                               | 24.5             | 23.2            | 25.3             | 23.3             | 24.1         | 27.0   |
| Single individual, no children                            | 24.5             | 22.7            | 26.1             | 24.2             | 24.1         | 35.7   |
| Family Income relative to the Federal Poverty Level (FPL) |                  |                 |                  |                  |              |        |
| Less than 100% FPL  | 13.9             | 8.4             | 14.7             | 12.0             | 11.7         | 17.9   |
| 100 to 149% FPL   | 11.8             | 8.9             | 8.1              | 4.9              | 10.1         | 11.1   |
| 150 to 199% FPL   | 8.1              | 8.4             | 8.0              | 6.2              | 6.8          | 4.9    |
| 200 to 249% FPL   | 6.2              | 3.5             | 3.9              | 4.8              | 7.6          | 7.0    |
| 250 to 299% FPL   | 7.7              | 8.1             | 4.8              | 5.7              | 6.5          | 4.3    |
| 300 to 399% FPL   | 16.8             | 15.6            | 12.9             | 11.6             | 17.9         | 13.8   |
| 400 to 499% FPL   | 12.1             | 15.3            | 11.1             | 11.2             | 11.8         | 9.0    |
| 500 to 599% FPL   | 9.9              | 9.9             | 10.7             | 11.9             | 9.2          | 6.8    |
| 600% FPL or more  | 13.5             | 21.8            | 25.8             | 31.6             | 18.3         | 25.1   |
| Less than 150% FPL  | 25.7             | 17.4            | 22.8             | 16.9             | 21.8         | 29.0   |
| 150 to 299% FPL   | 22.0             | 20.0            | 16.7             | 16.7             | 21.0         | 16.2   |
| 300 to 499% FPL   | 28.9             | 30.9            | 24.0             | 22.9             | 29.7         | 22.8   |
| 500 to 499% FPL 500% FPL or more                          | 23.4             | 30.9<br>31.7    | 36.4             | 43.5             | 29.7<br>27.5 | 32.0   |
|   | 621              | 567             | 497              | 1,506            | 870          | 394    |
| Sample size   | 021              |                 | 497              | 1,300            | 070          | 394    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.3-2: Education and Employment Characteristics of the Family of Massachusetts Residents, by Region 2010

|  | Western | Central | Northeast | Metrowest | Southeast | Boston |
|--|---------|---------|-----------|-----------|-----------|--------|
| Total population (thousands) <sup>1</sup>  | 810     | 780     | 720       | 2,220     | 1,170     | 720    |
| Total population (percent)   | 100.0   | 100.0   | 100.0     | 100.0     | 100.0     | 100.0  |
|  |         |         |           |           |           |        |
| Highest educational attainment of adults in family   |         |         |           |           |           |        |
| Less than high school  | 4.2     | 3.8     | 2.7       | 2.8       | 4.5       | 6.4    |
| High school graduate or GED  | 51.0    | 41.6    | 41.3      | 29.6      | 48.9      | 37.3   |
| 4 year college degree or more  | 43.0    | 51.9    | 54.8      | 65.8      | 44.9      | 54.5   |
| Unknown  | 1.8     | 2.6     | 1.1       | 1.8       | 1.8       | 1.8    |
| Nork status of adults in family  |         |         |           |           |           |        |
| No workers in family   | 25.8    | 18.0    | 26.0      | 20.7      | 24.4      | 24.9   |
| Only part-time workers   | 11.0    | 8.7     | 7.6       | 7.9       | 9.4       | 11.7   |
| One or more full-time workers  | 58.7    | 68.2    | 62.5      | 64.7      | 61.0      | 57.2   |
| Unknown  | 4.6     | 5.2     | 3.9       | 6.8       | 5.2       | 6.2    |
| Longest job tenure of adults in family   |         |         |           |           |           |        |
| No workers in family   | 25.8    | 18.0    | 26.0      | 20.6      | 24.4      | 24.9   |
| Less than 12 months  | 3.1     | 6.9     | 4.7       | 4.5       | 5.5       | 4.8    |
| 12 months or more  | 66.0    | 71.0    | 66.1      | 69.5      | 65.7      | 65.4   |
| Unknown  | 5.1     | 4.1     | 3.2       | 5.3       | 4.5       | 4.9    |
| Largest firm size of adults in family  |         |         |           |           |           |        |
| No workers in family   | 25.8    | 18.0    | 26.0      | 20.6      | 24.4      | 24.9   |
| Less than 10 employees   | 6.9     | 5.7     | 6.9       | 7.3       | 9.2       | 6.3    |
| 11 to 50 employees   | 6.0     | 8.7     | 6.7       | 6.2       | 6.8       | 2.8    |
| 51 to 100 employees  | 6.0     | 4.5     | 6.3       | 4.6       | 6.8       | 4.8    |
| 101 to 500 employees   | 10.8    | 12.2    | 12.9      | 8.8       | 12.2      | 11.1   |
| 501 to 1000 employees  | 4.3     | 6.1     | 5.8       | 6.1       | 4.5       | 4.7    |
| 1000 employees or more   | 25.1    | 26.6    | 22.6      | 31.5      | 22.5      | 29.2   |
| Unknown  | 15.3    | 18.3    | 12.8      | 14.9      | 13.6      | 16.1   |
| Less than 51 employees   | 13.2    | 14.4    | 14.0      | 14.2      | 16.8      | 9.5    |
| 51 employees or more   | 54.3    | 62.2    | 56.4      | 58.1      | 52.8      | 57.5   |
| Unknown  | 6.8     | 5.3     | 3.6       | 7.1       | 6.0       | 8.1    |
| Availability of ESI offer to adults within family <sup>2</sup> Any family member works at a firm that offers ESI to at |         |         |           |           |           |        |
| least some of its employees  |         |         |           |           |           |        |
| Yes  | 63.6    | 72.4    | 66.2      | 70.3      | 62.5      | 63.1   |
| No   | 30.8    | 22.7    | 30.3      | 25.2      | 32.0      | 31.8   |
| Unknown  | 5.6     | 4.9     | 3.5       | 4.5       | 5.4       | 5.2    |
| Any family member offered ESI at his/her firm  |         |         |           |           |           |        |
| Yes  | 60.0    | 70.1    | 64.4      | 67.8      | 59.1      | 60.7   |
| No   | 35.2    | 25.6    | 33.3      | 28.0      | 36.0      | 34.8   |
| Unknown  | 4.9     | 4.3     | 2.3       | 4.2       | 4.9       | 4.6    |
| Any adult in family has ESI  | 67.5    | 75.8    | 76.7      | 80.0      | 69.6      | 66.4   |
| No adults in family have ESI   | 31.7    | 23.9    | 22.9      | 19.7      | 29.8      | 32.2   |
| Jnknown  | 0.8     | 0.2     | 0.3       | 0.3       | 0.7       | 1.4    |
| Sample size  | 621     | 567     | 497       | 1,506     | 870       | 394    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

<sup>&</sup>lt;sup>2</sup>Families are defined based on the household members who typically would be included in the target person's health insurance unit (HIU).

Table E.4-1: Health Care Access and Use in Massachusetts, by Region, 2010

|  | Western    | Central    | Northeast  | Metrowest    | Southeast       | Boston     |
|--|------------|------------|------------|--------------|-----------------|------------|
| Total population (thousands) <sup>1</sup>              | 810        | 780        | 720        | 2,220        | 1,170           | 720        |
| Total population (percent)                             | 100.0      | 100.0      | 100.0      | 100.0        | 100.0           | 100.0      |
| Total population (percent)                             | 100.0      | 100.0      | 100.0      | 100.0        | 100.0           | 100.0      |
| Has a usual source of care (excluding ER)              | 92.0       | 93.8       | 92.1       | 92.9         | 92.6            | 94.6       |
| Emergency room visits in last 12 months                |            |            |            |              |                 |            |
| Any emergency room visit                               | 26.7       | 25.0       | 24.0       | 22.3         | 28.3            | 26.4       |
| Multiple emergency room visits                         | 10.6       | 13.0       | 8.3        | 7.7          | 12.3            | 10.0       |
| Emergency room visit for non-emergency                 |            | 0.7        |            | <b>-</b> .   |                 | 44.0       |
| condition  | 9.8        | 6.7        | 8.6        | 7.1          | 9.4             | 11.6       |
| Hospital stay in last 12 months                        | 11.2       | 9.0        | 7.6        | 7.5          | 9.1             | 10.0       |
| Any visit to a doctor (including specialists) in last  |            |            |            |              |                 |            |
| 12 months  | 90.0       | 89.9       | 87.3       | 88.1         | 87.3            | 86.0       |
| Visit to a general doctor in last 12 months            |            |            |            |              |                 |            |
| Any doctor visits                                      | 86.1       | 88.2       | 84.2       | 85.5         | 84.1            | 82.8       |
| Multiple doctor visits                                 | 64.5       | 68.3       | 67.5       | 62.2         | 65.5            | 60.0       |
| Doctor visit for preventive care                       | 79.3       | 81.8       | 78.1       | 80.1         | 77.5            | 78.6       |
| Any specialist visits in last 12 months                | 48.9       | 48.7       | 52.6       | 48.9         | 47.1            | 42.7       |
| Any dental care visits in the last year                | 71.2       | 75.2       | 75.0       | 77.7         | 74.8            | 65.3       |
| Took one or more prescription drugs in last 12         |            |            |            |              |                 |            |
| months   | 70.1       | 70.2       | 68.3       | 64.8         | 71.1            | 66.8       |
|  |            |            |            |              |                 |            |
| Any unmet need for health care because of cost         | 25.3       | 25.7       | 21.2       | 18.1         | 26.4            | 25.8       |
| Unmet need for doctor care                             | 6.1        | 6.5        | 6.5        | 3.8          | 8.8             | 6.6        |
| Unmet need for specialist care                         | 9.0        | 8.2        | 6.9        | 5.3          | 9.4             | 8.2        |
| Unmet need for dental care                             | 18.9       | 18.4       | 17.6       | 13.5         | 19.5            | 18.9       |
| Did not fill a prescription for medicine               | 9.2        | 10.0       | 7.5        | 6.4          | 11.3            | 10.0       |
|  |            |            |            |              |                 |            |
| Any difficulties getting health care                   | 25.7       | 21.7       | 20.5       | 20.4         | 22.7            | 26.7       |
| Unable to get appointment when needed                  | 18.4       | 15.1       | 13.7       | 14.1         | 12.9            | 20.8       |
| Doctor's office/clinic did not accept health insurance | 9.5        | 7.1        | 6.5        | 5.0          | 9.4             | 7.3        |
| liisurance   | ສ.ວ        | 7.1        | 0.5        | 5.0          | 3. <del>4</del> | 1.3        |
| Doctor's office/clinic not accepting new patients      | 9.6        | 9.8        | 7.6        | 8.8          | 12.7            | 10.3       |
| Out of pecket health care seets in last 40 months      |            |            |            |              |                 |            |
| Out of pocket health care costs in last 12 months      | 29.0       | 20.5       | 19.5       | 19.7         | 21.2            | 31.2       |
| Less than \$200<br>\$200 to \$499                      |            | 20.5       | 18.5       | 18.7<br>20.0 | 21.2            |            |
| \$500 to \$999   | 15.8       | 23.4       | 17.6       | 20.0         | 19.2<br>19.0    | 23.8       |
| \$1,000 to \$2,999                                     | 16.2       | 14.6       | 18.9       | 18.8<br>18.7 |                 | 16.0       |
| \$1,000 to \$2,999<br>\$3,000 to \$4,999               | 19.3       | 22.9       | 21.0       | 18.7         | 19.7            | 12.0       |
|  | 6.7        | 9.2        | 8.8        | 9.4          | 7.8             | 5.2        |
| \$5,000 or more<br>Unknown                             | 5.1<br>7.9 | 3.5<br>5.9 | 6.3<br>8.9 | 7.3<br>7.0   | 4.8<br>8.3      | 1.9<br>9.9 |
|  |            | 0          | 0          |              |                 | 0.0        |
| Any problems paying medical bills in past 12 months    | 17.6       | 19.6       | 17.5       | 13.5         | 24.0            | 17.1       |
| Sample size  | 621        | 567        | 497        | 1,506        | 870             | 394        |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

Table E.6-1: Reported Impact of the Individual Mandate and Support for Health Reform for Non-elderly Adults in Massachusetts, by Region, 2010

| Table 218 11 Topotted Impact of the manager manager and cappe  |         |         |           |           |           |        |
|--|---------|---------|-----------|-----------|-----------|--------|
|  | Western | Central | Northeast | Metrowest | Southeast | Boston |
| Total non-elderly adult population (thousands) <sup>1</sup>    | 810     | 780     | 720       | 2,220     | 1,170     | 720    |
| Total non-elderly adult population (percent)                   | 100.0   | 100.0   | 100.0     | 100.0     | 100.0     | 100.0  |
| Impact of individual mandate on insurance coverage             |         |         |           |           |           |        |
| Insuredalready had coverage                                    | 61.7    | 68.6    | 65.4      | 70.5      | 63.8      | 59.0   |
| Insuredobtained coverage                                       | 3.2     | 4.1     | 4.2       | 2.9       | 4.6       | 4.8    |
| Not insuredcould not find affordable coverage                  | 1.9     | 2.7     | 1.4       | 1.1       | 1.4       | 1.2    |
| Not insureddecided not to obtain coverage                      | 0.5     | 0.4     | 0.1       | 0.5       | 0.2       | 0.0    |
| Something else   | 1.9     | 1.9     | 1.1       | 1.0       | 2.5       | 1.2    |
| Not aware of mandate   | 25.6    | 18.9    | 23.2      | 20.0      | 23.8      | 27.2   |
| Don't know/refused   | 5.2     | 3.4     | 4.5       | 4.0       | 3.6       | 6.7    |
| Paid penalty in 2010 taxes for not having coverage by December |         |         |           |           |           |        |
| 31, 2009   | 1.1     | 1.6     | 0.6       | 0.4       | 1.4       | 1.3    |
| Did not pay penalty  | 96.8    | 96.9    | 96.7      | 98.2      | 97.3      | 96.9   |
| Unknown  | 2.2     | 1.5     | 2.7       | 1.4       | 1.2       | 1.8    |
| Support for health reform                                      |         |         |           |           |           |        |
| Supports reform  | 63.3    | 62.7    | 64.7      | 74.5      | 63.1      | 78.6   |
| Does not support reform  | 17.7    | 21.1    | 18.3      | 13.3      | 19.1      | 9.2    |
| Undecided/Unknown  | 19.0    | 16.1    | 17.0      | 12.3      | 17.7      | 12.2   |
| Sample size  | 621     | 567     | 497       | 1,506     | 870       | 394    |

Source: Urban Institute tabulations on the 2010 Massachusetts Health Insurance Survey (HIS)

Notes: (1) In some cases, what appear to be relatively large differences in estimates are not statistically significant. This arises because estimates based on smal subgroups of the overall population have larger variances, making point estimates less precise. (2) Support for reform is a household measure based on the survey respondent's reported support for reform.

<sup>&</sup>lt;sup>1</sup>Population estimates are rounded to the nearest 10,000; estimates are only approximate for the different categories due to a differences in item nonresponse for specific variables. In general, item nonresponse was low (usually less than 2%).

## **Glossary of Terms**

**Adult**: An individual who is 19 years old or older

**Always insured**: A person is defined as always insured if he/she had insurance coverage for all of the 12 months prior to the survey.

**Always uninsured**: A person is defined as always uninsured if he/she did not have insurance coverage for all of the 12 months prior to the survey.

Child: An individual who is 18 years old or younger

**CommCare**: The Commonwealth Care Health Insurance Program, known as Commonwealth Care or CommCare, connects income-eligible uninsured adults to insurance plans through a purchasing pool known as the Commonwealth Connector, subsidizing premiums on a sliding scale for adults in families with incomes up to 300% of the federal poverty level.

**CommChoice**: Commonwealth Choice, or CommChoice, facilitates the purchase of health insurance by consumers and small employers by making a variety of plan options available through a purchasing pool known as the Commonwealth Connector.

**Disability status**: Disability status was assigned if the respondent answered yes to the question: "Is (the target) limited in any way in his/her activities because of a physical, mental, or emotional problem?"

Elderly adult: An individual who is 65 years old or older

**Employer-sponsored insurance (ESI):** Insurance coverage through a job or union, or through COBRA, a former employer, or a retiree benefit

**Ever insured**: A person is defined as ever insured if he/she had insurance coverage at any point during the 12 months prior to the survey.

**Ever uninsured**: A person is defined as ever uninsured if he/she did not have insurance coverage at any point during the 12 months prior to the survey.

**Family**: We define families as the household members who would typically be included in the target person's health insurance unit (HIU). If the target is 18 or younger, not married and not a parent, HIU members include parents/guardians and any siblings younger than 19. If the target is 18 or younger and is either married or a parent, HIU members include a spouse/partner (if present) and any children younger than 19. For targets 19 and older, HIU members include a spouse/partner (if present) and any children younger than 19.

**Family type**: We use household members identified as family members of the target person (according to the HIU definition, see above) to classify families into four categories: single-parent with children, two-parent with children, married couple without children, and single individual with no children.

## **Glossary of Terms (continued)**

**Federal poverty level (FPL):** We use the federal poverty guidelines that are issued each year in the Federal Register by the Department of Health and Human Services (HHS) to define the federal poverty level for these tables. The guidelines are a simplification of the poverty thresholds as defined by the U.S. Census Bureau for use for administrative purposes — for instance, determining financial eligibility for some federal and state programs.

**Free Care**: The Health Safety Net, also known as Free Care, is a state program for Massachusetts residents without access to affordable health coverage. Free Care pays some or all of the cost, depending on age and income, of medically necessary health care services at community health centers (CHCs) and hospitals.

**GED:** A credential equivalent to a high school diploma. To earn a GED an individual must pass a series of tests which measure high school level skills and knowledge.

**Health status**: Based on the response to the question "Would you say (the target's) health, in general, is excellent, very good, good, fair, or poor?"

**Household**: All individuals living in the residence of the respondent are considered members of the household, regardless of family relationship.

Insurance hierarchy: This refers to the order in which individuals are assigned to a single type of insurance coverage. Some individuals report multiple sources of insurance coverage, but using an insurance hierarchy they are assigned to only one coverage type. The ordering of coverage type within the hierarchy only affects the insurance classification of people reporting multiple sources of coverage. We use the following hierarchy to assign coverage: 1) Medicare, 2) ESI, 3) Public, 4) Non-group, 5) Other, with categories at the top of the hierarchy assigned over lower ranked coverage types when people report multiple sources of coverage. This means, for example, that people reporting both Medicare and ESI are reported as having coverage through Medicare, and those reporting both MassHealth and ESI are reported as having ESI.

**Insured**: An individual is classified as insured if he/she had insurance coverage at the time of the survey. **MassHealth**: Massachusetts' Medicaid program, which provides subsidized insurance coverage for low-and moderate-income families with children, seniors, and people with disabilities.

Medicare: Federal program providing health insurance coverage for persons 65 and older and the disabled.

Non-elderly adult: Individuals who are 19 to 64 years old

**Non-group coverage**: Health insurance coverage purchased directly by the individual in the non-group market, as opposed to coverage purchased through an employer or other association.

**Prior year (past year)**: This refers to the 12 month period before the survey was conducted. Since the survey was fielded between March and June 2010, this period falls within the range of March 2009 to June 2010, depending on when the household completed the survey.

## **Glossary of Terms (continued)**

**Region**: Individuals were assigned to regions based on their county of residence. We use the following definitions of regions:

Western: Berkshire, Franklin, Hampden, Hampshire

Central: Worcester Northeast: Essex

Metrowest: Middlesex, Norfolk

Southeast: Barnstable, Bristol, Dukes, Nantucket, Plymouth

Boston: Suffolk

**Respondent (survey respondent):** In the survey, one adult household member, the respondent, answered questions about the health insurance coverage and demographic information for all members of the household.

**Target person**: The survey respondent reported more detailed socioeconomic characteristics and health care information for one randomly selected household member, known as the target person. Estimates in the detailed tables are calculated using the target person as the unit of observation.

**Time of survey**: Estimates for health insurance coverage and other characteristics reflect characteristics of the Massachusetts population at the time the survey was conducted, between March and June 2010.

**Uninsured**: An individual is classified as uninsured if he/she did not have insurance coverage at the time of the survey.